

## Fees, Charges and Refunds Policy and Procedures

### 1. Purpose

This policy sets out Insight Academy's approach to the setting, collection, and refund of student fees to ensure transparency, compliance, and financial integrity in accordance with legislative and regulatory requirements. It outlines students' rights and responsibilities related to course fees and supports fair treatment in the event of withdrawals, cancellations, or other refund-related circumstances.

### 2. Scope

This policy applies to all Insight Academy students, domestic and international, across all nationally recognised training products and services offered under Insight Academy's scope of registration. It also applies to all staff involved in admissions, accounts, and student support functions.

### 3. Policy Statement

Insight Academy is committed to delivering a transparent, fair, and compliant framework for the administration of student fees and refunds. All prospective and current students are provided with clear and accurate information about tuition and non-tuition fees, payment schedules, refund eligibility, and the protections in place for prepaid amounts.

To safeguard students from financial risk, Insight Academy limits the collection of advance payments in line with legislative requirements:

- For **international students**, no more than **50% of the total tuition fees** will be collected prior to course commencement, unless the student (or their nominated fee payer) chooses to pay a higher amount or the chosen course duration is **25 weeks or less**.
- For **domestic students**, no more than **\$1,500 in prepaid tuition fees** will be collected before the course commences, unless such fees are protected by an approved tuition assurance arrangement.

Where a student elects to pay more than the regulatory threshold, this will be clearly documented in the written agreement (Student Acceptance Agreement), supported by a signed declaration of voluntary consent. Insight Academy's approach to prepaid fees is governed by the separate *Prepaid Fee Protection Policy and Procedures*, which outline the financial controls and protections in place to ensure that fees paid in advance are secure, transparent, and compliant with legislative frameworks.

In the event of course cancellation, provider default, or student withdrawal, Insight Academy processes refunds in accordance with this policy and the requirements of the ESOS legislation. Students have the right to appeal refund decisions and to access Insight Academy's Complaints and Appeals process should they be dissatisfied with refund application outcome.

This policy supports Insight Academy's broader commitment to consumer protection and responsible financial management in vocational education and training.

**Guiding Principles:**

- **Transparency**: All tuition and non-tuition fees, refund conditions, and payment schedules are clearly disclosed in writing to students before enrolment.
- **Informed Consent**: Students are provided with a comprehensive written agreement (Student Acceptance Agreement) that outlines all financial commitments and includes their signed acknowledgement before any fees are collected.
- **Regulatory Compliance**: Insight Academy's fee and refund practices comply with the ESOS Act 2000, the National Code of Practice 2018, the Outcome Standards for RTOs 2025, and Australian Consumer Law.
- **Prepaid Fee Protection**: Insight Academy ensures that all prepaid tuition fees are safeguarded through mechanisms outlined in the Prepaid Fee Protection Policy, including TPS participation and secure financial practices.
- **Fair Refund Practices**: Refunds are assessed individually, based on services provided and costs incurred, and processed within 28 calendar days of a valid request being received.
- **Equity and Access**: Students in genuine financial hardship are encouraged to contact Insight Academy to explore alternative payment plans without penalty or discrimination.

- No Surprise Charges: Students are only charged additional fees if they have been clearly communicated and agreed to in advance (e.g. re-assessment, late payment, material replacement).
- Recordkeeping and Accountability: All invoices, payments, and refund transactions are recorded and securely maintained for audit and accountability purposes.
- Consumer Protection: Students retain their rights under Australian Consumer Law regardless of the refund and fee conditions set out in this policy.
- Continuous Improvement: Fee and refund processes are reviewed annually to ensure clarity, fairness, and responsiveness to student feedback and regulatory changes.

## 4. Procedure

### 4.1 Communication and Disclosure of Fees

- For the benefit of the prospective applicants/ students, all fees and charges are detailed in the ***Fees and Charges Schedule*** included in the ***Student Handbook*** on the website as well as Marketing brochures.
- Before enrolment, students are provided with a ***Letter of Offer and Student Acceptance Agreement*** outlining all applicable fees, refund conditions, payment schedules, and relevant policies. This includes details on tuition, non-tuition fees, optional extras, and any applicable re-assessment or late fees.
- Applicants are required to sign the ***Letter of Offer and Student Acceptance Agreement*** in acknowledgement of the information, the terms and conditions of the enrolment and this policy.
- This policy and the ***Fees and Charges Schedule*** is also explained during the mandatory orientation session.
- **Course Fee Inclusions**
  - Tuition fees
  - Non-tuition fees
  - Other Charges

Refer Appendix A: ***Fees and Charges Schedule***

***Note: Insight Academy cannot guarantee that students will successfully complete the course in which they enrol regardless of whether all fees due have been paid.***

## 4.2 Fee Collection

- Payments including initial fee deposits are not accepted from prospective students until Insight Academy receives their signed acceptance of the course offer and written agreement (Student Acceptance Agreement).
- Insight Academy applies the cooling-off period of five (5) working days where enrolment occurs via unsolicited contact, as required under Australian Consumer Law.
- Fees may be paid via EFT, credit card, or other methods approved by Insight Academy.

| Fee Collection Notices   |  |
|--|--|
| Informal Reminders   | <ul style="list-style-type: none"> <li>▪ Email/ message reminder is sent out to students indicating that they have an upcoming fee instalment that they must pay in time as per their payment plan and</li> <li>▪ The reminders also advise that there is a late payment fee applicable for delayed payments.</li> </ul>   |
| Overdue Fee Notice (Soft warning)  | <ul style="list-style-type: none"> <li>▪ Students whose fee is <b>overdue for 1 (one) week</b> receive an Email/ message reminding them to clear the fee asap to avoid any further late fee charges.</li> </ul>  |
| Fee Overdue Warning letter   | <ul style="list-style-type: none"> <li>▪ A warning letter is issued <b>2 (two) weeks after</b> the due date and is sent via the SMS.</li> <li>▪ This warning clearly advises students of the possible consequences of non-payment fees.</li> <li>▪ A copy of the letter is kept on the student's file in the SMS.</li> </ul>   |
| Intention to Cancel Enrolment &/ or Intention to Report (For International student visa holders)   | <ul style="list-style-type: none"> <li>▪ Written notice of the intention to cancel the students' COE or enrolment for 'Non-Payment' is issued <b>4 (four) weeks after</b> the due date via the SMS.</li> <li>▪ This letter also advises the students that they may access the Appeals Process, and that they have 20 working days to do so.</li> <li>▪ A copy of letter is kept on the student's file &amp;/or the CRM.</li> </ul> |
| <p><b>IMPORTANT NOTE:</b> Students who are in the last three (3) months of their courses and have not been making the fee payments as required by the payment plan agreed upon in the <i>Student Acceptance Agreement</i>, may get suspended from studies for breach of the agreement between the student and Insight Academy.</p> <p>Insight Academy may choose to refer student fee debts to a debt collection agency where fees are more than 40 days past due.</p> |  |

- Students facing financial hardship may request an alternate payment plan which may be approved by the management based on the legitimate supporting evidence provided.
- Insight Academy will not issue any qualification or award prior to the completion of payment of all fees and charges in full.
- **Course Suspension/ Leave of Absence:** Upon suspension of the course or during a leave of absence, the fees schedule or the payment plan agreed upon via the **Letter of Offer and Student Acceptance Agreement** remains unaltered and fees are due on the scheduled dates.
- **Course Extension:** Course extension arising due to implementation of intervention strategy or on student request to complete pending units will be charged based on the total duration of the extension. The course extension fee will be calculated as:  
*(Total Course Fee / Total duration of the course in weeks) x duration of extension courses in weeks)*
  - The course fee for the extended period will be based on the current course fee will be used to calculate the fee for the extended duration of the course.
- **Transfer of Course:** Tuition fees are not transferred to another educational institution/ training provider under any circumstances.
  - No fee shall be charged to release the students as per the *Transfer between Providers' Policy and Procedures*.
- No fee shall be charged to issue digital credentials such as the Statements of Attainment, Certificates, and Record of Results. However, issuance of hard copy or replacement or additional credentials incurs charges as advised in the **Fees and Charges Schedule**. Students can request reissuance of credentials if the original copies have been lost or stolen or damaged or destroyed. This is a non-refundable administration fee.

#### 4.3 Refund

**Application to request a refund:** It is important to note that refunds are subject to students submitting a fully completed **Refund Request Form** and this application is valid only after the COE/ enrolment has been cancelled even if this application is submitted along with the **Deferral, Suspension and Withdrawal Form (DSW)**.

- All refunds are processed within 28 days of a complete application receipt except refunds related to provider defaults which are processed within 14 days of default.
- All refunds are paid in AUD into the bank account nominated by the student on the **Refund Request Form**.
- In case of international transfer, bank charges will be deducted from the refund amount. Insight Academy will not be responsible for any transaction loss because of currency exchange fluctuations, delays, or loss of funds in transit (due to incorrect bank details provided by a student).
- Insight Academy maintains detailed records of all refunds and decisions in the student's file.

**Provider Default:** In the unlikely event where Insight Academy fails to start a course on the agreed date and location as per the written agreement (Student Acceptance Agreement) OR where Insight Academy is unable to deliver a course in full, the students:

- may be offered enrolment in a suitable alternative course at no extra cost. OR
- will be offered a refund of all the unused tuition fees paid to date.

Students have the right to choose whether they prefer a full refund of course fees, or to accept enrolment in another course. Where the students accept placement in an alternative course, they must sign the new course offer.

Insight Academy will notify, in writing, the ESOS agency, the TPS Director as well as the affected students of such default within 3 business days of the default occurring.

In case of provider default, Insight Academy shall ensure that the refunds are paid to the students within the provider obligation period of 14 days after the default day and the discharge of obligations is notified to the ESOS agency via PRISMS within 7 days after the refunds are cleared or alternative course enrolment has been completed.

**Refund Calculations:** Insight Academy follows the method for calculating the amount of refund owed to an overseas student as a result of a provider default as set out under the Education Services for Overseas Students (Calculation of Refund) Instrument 2024.

**Tuition Protection Service (TPS) and its Role:** The Tuition Protection Service (TPS) is an Australian Government initiative that provides a safety net for international students in the unlikely event that an education provider is unable to deliver a course. If Insight Academy cannot deliver a course in which a student is enrolled, and an alternative course cannot be offered or accepted, the TPS will assist the student to either enrol in a suitable replacement course or receive a refund of the unspent portion of their prepaid tuition fees.

Insight Academy complies with all TPS requirements, including providing timely and accurate reporting and ensuring students are informed of their rights under the TPS framework.

As part of TPS requirements, in case of defaults, Insight Academy will meet all reporting obligations through the Provider Registration and International Student Management System (PRISMS) and work with the TPS Director to ensure students are supported and refunds are processed in line with legislative requirements.

Insight Academy will maintain membership of the Tuition Protection Service during its period of registration as a provider and pay all subscriptions to the TPS in accordance with TPS requirements.

**Student Default:** A student is considered to have defaulted if:

- the course starts at the agreed location and start date as per the written agreement (Student Acceptance Agreement), but they fail to attend and start the course (and have not previously withdrawn from the course), or
- they withdraw from the course (before or after commencement), or
- have their enrolment cancelled due to misconduct. Misconduct may be:
  - failure to pay fees as per the written agreement (Student Acceptance Agreement), in order to undertake the course. &/ or
  - breach of visa condition. &/or
  - misbehaviour by the student.

In the case of student default, Insight Academy will assess the circumstances in line with this policy and the ESOS Act 2000.



Insight Academy will ensure it meets all reporting obligations through the Provider Registration and International Student Management System (PRISMS) and ensure that the student is informed of the outcome in writing, including the calculation method and appeal rights as per the *Feedback, Complaints and Appeals Policy and Procedures*.

Refunds will be calculated based on the unspent portion of prepaid tuition fees, less any non-refundable fees specified in the ***Fees and Charges Schedule*** as well as the ***Student Acceptance Agreement***.

| Refund Reasons & Calculations              |   |  |
|--|---|--|
| Refund Reason                              | Refund Calculation  | Documents Required   |
| Provider Default                           | <p>Weekly Tuition Fee = (Total Tuition Fee/ No of calendar days in the course)/ 7</p> <p>Weeks in default = number of calendar days from the default day to the end of the period to which the fee payment has been made by the student / 7</p> <p>Refund Amount = Weekly Tuition Fee x Weeks in Default</p> <p>Ref: Section 8 of <a href="#">Education Services for Overseas Students (Calculation of Refund) Instrument 2024 - Federal Register of Legislation</a></p> <p><b>Application/ Enrolment Fee is Non-Refundable</b></p> | N/A  |
| Visa refusal prior to Course Commencement. | <p>Course fee received (tuition + non tuition fee) minus the lesser of:</p> <p>(i) 5% of the amount of course fees received by the provider</p> <p>or</p> <p>(ii) \$500</p> <p>Whichever is lower.</p>  | <ul style="list-style-type: none"> <li>Refund Request form</li> <li>Proof of Visa refusal</li> </ul> |



|   |   |  |
|---|---|--|
|   | <p>Ref: Section 10 (2) of <a href="#">Education Services for Overseas Students (Calculation of Refund) Instrument 2024 - Federal Register of Legislation</a></p> <p><b>Application/ Enrolment Fee is Non-Refundable</b></p>   |  |
| <p>Visa refusal/ Visa Extension refusal after course commencement.</p>  | <p>Weekly Tuition Fee = (Total Tuition Fee/ No of calendar days in the course)/ 7</p> <p>Weeks in default = number of calendar days from the default day to the end of the period to which the fee payment has been made by the student / 7</p> <p>Refund Amount = Weekly Tuition Fee x Weeks in Default</p> <p>Ref: Section 10(4) of <a href="#">Education Services for Overseas Students (Calculation of Refund) Instrument 2024 - Federal Register of Legislation</a></p> <p><b>Application/ Enrolment Fee is Non-Refundable</b></p> | <ul style="list-style-type: none"> <li>• Refund Request form</li> <li>• Proof of Visa refusal</li> </ul> |
| <p>Visa refusal due to misleading or fraudulent documents/ information submitted by the student.</p>                    | <p><b>No Refund</b> including future courses</p>  |  |
| <p>Withdrawal more than or equal to eight (8) weeks prior to course commencement (non-Visa refusal).</p>                | <p>Full Course Fee (Tuition + Non-Tuition Fee) Refund</p> <p><b>Application/ Enrolment Fee is Non-Refundable</b></p>  | <ul style="list-style-type: none"> <li>• DSW form</li> <li>• Refund form</li> </ul>                      |
| <p>Withdrawal less than eight (8) week but more than four (4) weeks prior to course commencement (non-Visa refusal)</p> | <p>Refund amount = 60% of the Course Fee (Tuition + Non-Tuition Fee) received</p> <p><b>Application/ Enrolment Fee is Non-Refundable</b></p>  | <ul style="list-style-type: none"> <li>• DSW form</li> <li>• Refund form</li> </ul>                      |

|  |   |     |
|--|---|-----|
| Withdrawal less than four (4) weeks prior to course commencement (non-Visa refusal)  | <b>No Refund</b> including future courses | N/A |
| Withdrawal after course commencement/ start date (non-Visa refusal)  | <b>No Refund</b> including future courses | N/A |
| Course cancellation due to Non commencement.   | <b>No Refund</b> including future courses |     |
| Course cancellation by provider due to student's breach of course requirements (Student Default such as insufficient course progress/ Insufficient attendance/ non - payment of fees)  | <b>No Refund</b> including future courses |     |
| <p><b>Special Circumstances</b> - Should excruciating circumstances arise, Insight Academy CEO may approve to increasing the amount of refund and / or waiver the conditions of refunds, for students who are forced to withdraw for reasons of compelling circumstances, which are deemed to be reasonable and genuine such as:</p> <ul style="list-style-type: none"> <li>• death of a close family member of the student. To be considered, the death must be either, a parent, a grandparent, a sibling, a spouse or their child and the student must not have commenced the course. (Documentation is required to validate claim)</li> <li>• major political upheaval or natural disaster in home country prior to course commencement (Documentation is required to validate claim)</li> </ul> |   |     |
| <p><b>Overseas Student Health Cover (OSHC)</b> - Where a student has had a visa refusal, the student is required to contact the Health Insurance provider to discuss refund of OSHC. If Insight Academy has organised the OSHC and the payments were made via Insight Academy, Insight Academy shall</p>   |   |     |

refund the OSHC payments (subject to insurer's terms) directly to the student under following conditions:

- Student visa is rejected
- Student request to cancel OSHC

**Student Rights:** Insight Academy respects the rights of all students as consumers under Australian Consumer Law, including the right to receive clear, accurate, and accessible information about course fees, payment terms, and refund conditions before enrolment.

Students have the right to have their prepaid fees protected in accordance with relevant legislation and to have any refunds processed fairly and within the timeframes stated in this policy. If a student is dissatisfied with a decision relating to fees, charges, or refunds, they may lodge a complaint or appeal as per the *Feedback, Complaints and Appeals Policy and Procedures*, without fear of discrimination or disadvantage. Agreeing to this Refunds Policy does not remove the right of the student to make an external appeal or take further action under Australia's consumer protection laws or to pursue other legal remedies.

**Student Responsibilities:** Students are responsible for reading and understanding Insight Academy's Fees, Charges and Refunds Policy before signing their ***Student Acceptance Agreement***.

They must ensure that all fees are paid by the due dates stated on the payment schedule and notify Insight Academy promptly if they are experiencing difficulty meeting their financial obligations. Students are required to provide complete and accurate information in support of any refund application, and to engage respectfully with Insight Academy team members while they pursue fee collection process.

### Standard Operating Procedure: Fee Collection and Refund Management

| Step | Procedure Description | Responsible Person(s) | Supporting Documents |
|------|-----------------------|-----------------------|----------------------|
|------|-----------------------|-----------------------|----------------------|

|    |   |                                    |  |
|----|---|------------------------------------|--|
| 1  | Provide prospective student with Letter of Offer and Student Acceptance Agreement                         | Admin Officer                      | Letter of Offer and Student Acceptance Agreement |
| 2  | Ensure signed acceptance of Student Acceptance Agreement before accepting any payment                     | Admin Officer                      | Letter of Offer and Student Acceptance Agreement |
| 3  | Send payment reminder prior to due date   | Admin Officer                      | Email/SMS reminder                               |
| 4  | Issue overdue notice one week after missed payment  | Admin Officer                      | Fees Overdue Notice                              |
| 5  | Send warning letter two weeks after due date, outlining consequences of non-payment                       | Admin Officer                      | Fees Overdue Warning                             |
| 6  | Issue Intention to Cancel/Report letter four weeks after due date, allowing 20 working days to appeal     | Admin Officer                      | Intention to Cancel/Report letter                |
| 7  | Suspend enrolment or cancel CoE if payment not made and no appeal lodged                                  | Accounts Manager/<br>Admin Officer | PRISMS record, student file notes                |
| 8  | Process refund applications within required timeframes (14 days for provider default, 28 days for others) | Accounts Manager &<br>RTO Manager  | Refund Request Form                              |
| 9  | Record all transactions and refund decisions in SMS/finance system  | Accounts Manager                   | Student file, finance records                    |
| 10 | Notify discharge of obligations for refund cases via PRISMS   | Accounts Manager                   | PRISMS record, student file notes                |

## 5. Supporting Documents

- Fees and Charges Schedule (Appendix A)
- Student Handbook

- Letter of Offer and Student Acceptance Agreement
- Refund Request Form
- Deferral, Suspension and Withdrawal (DSW) Form

## 6. Related Policies

- Student Information Policy and Procedures
- Student Enrolment and Written Agreement Policy and Procedures
- Feedback, Complaints and Appeals Policy and Procedures
- Document Management and Records Retention Policy and Procedures
- Prepaid Fee Protection Policy and Procedures
- PRISMS Management Policy and Procedures
- Legal and Regulatory Compliance Policy and Procedures
- Continuous Improvement Policy and Procedures

## 7. Roles & Responsibilities

**CEO:** Approves refunds in special circumstances, authorises debt collection, ensures policy compliance with legislation.

**Operations/ RTO Manager:** Oversees implementation of fee collection and refund processes, manages disputes.

**Accounts Manager (Outsourced):** Monitors fee payment schedules, processes refunds, and manages financial recordkeeping.

**Accounts/ Admin Officer:** Issues invoices, reminders, overdue notices, and maintains payment records.

**Compliance Consultant:** Ensures PRISMS reporting, maintains evidence for audit, and monitors legislative changes.

**Student Support Officer:** Provides students with fee information, explains payment and refund processes, assists with refund applications.

## 8. Legislative Background

This policy is guided by the following legislative and regulatory frameworks:

- Standards 2, 3 and 6 of the National Code of Practice for Providers of Education and Training to Overseas Students 2018 under the Education Services for Overseas Students Act 2000 (ESOS Act).
- Section 18 and 20 of the Compliance Requirements within the Compliance Standards for NVR Registered Training Organisations 2025 under the National Vocational Education and Training Regulator Act 2011 (Cth).
- Standards 2.1 of the Outcome Standards for NVR Registered Training Organisations 2025 under the National Vocational Education and Training Regulator Act (Cth).
- Part 3, Division 2 (Tuition Fees) and Part 5 (TPS) of the Education Services for Overseas Students Act 2000 (ESOS Act).
- Australian Consumer Law – Cooling-off rights and fair-trading principles.

## 9. Monitoring and Improvement

This policy is reviewed annually or earlier in response to changes in regulatory requirements or audit outcomes. Review activities including, audit findings, and student, staff as well as industry feedback.

### Appendix A:

#### FEES AND CHARGES SCHEDULE

This schedule must be read in conjunction with Insight Academy's Fees, Charges and Refunds Policy & Procedures.

Definitions are drawn from the ESOS Act 2000, National Code 2018, Standards for RTOs 2025, Australian Qualifications Framework and Australian Consumer Law (ACL).

#### Definitions

- **Tuition Fees:** As defined in **Education Services for Overseas Students Regulations 2019** made under the *Education Services for Overseas Students Act 2000 (ESOS Act)*, fees directly related to the provision of a course that Insight Academy is providing, or offering to provide, to a student. Tuition fees include:

- lectures
- tutorials
- training delivery
- assessments
- excursions and fieldwork
- practical experience and any mandatory components.

They do not include materials, equipment, or other charges.

- **Non-Tuition Fees:** Fees for goods or services not directly related to tuition, such as
  - Application fee (Non-Refundable) - Application fees are non-tuition fees that are associated with enrolment process. It is the fees paid by the student (or third party) to Insight Academy for the cost of processing student application.
  - English Placement Test Fee (Non-Refundable) – The fees associated with taking the English placement test to determine the language proficiency prior to course commencement.
  - Material fee – It is the fees for the resources students will use during their study, for example, study materials and the necessary supplies and tools required for the delivery of the course etc. This fee is based on the training product/ course.
  - Personal Protective Equipment (PPE) / Toolkit (Non-Refundable) – Industry-required safety gear and tools for applicable courses. Toolkit is a set of tools students are required to bring for class simulation and workshop activities Links are provided below for the toolkits list. The fees are based on the training product/ course. Students are required to purchase their own toolkit set from Insight Academy or any external suppliers of their choice.



- RPL Assessment fee (Non-Refundable) - Recognition of prior learning (RPL) – is an assessment process that involves assessment of an individual’s relevant prior learning (including formal, informal, and non-formal learning) to determine the credit outcomes of an individual application for credit. (Source AQF)
- Overseas Health Cover (OSHC) fee – OSHC assists international students to meet the costs of medical and hospital care they may need while in Australia. International students are required to maintain adequate health insurance for the duration of their visa for themselves, and any dependents accompanying them. This fee varies based on the cover type and must be arranged with the insurer.
- Reassessment fee (Non-Refundable) – Where student fails to submit assessment evidence that is deemed competent even after 3 attempts and needs to resubmit the assessment evidence as per the feedback provided by the assessor.
- Reenrolment / Repeat Unit fee (Non-Refundable) - Where student is required to undergo further training for identified unit(s) of competency due to absenteeism or being deemed ‘Not Yet Competent’ even after academic intervention and reassessments.
- Administrative fees for change of CoE (Non-Refundable) - Administration fees are non-tuition fees associated with Deferment, Suspension or Withdrawal applications or any other CoE/ course variations.
- **Other Charges:** Penalties, optional services, or miscellaneous costs that may be incurred during enrolment or after but are not compulsory components of the course.
  - Airport Pick up (Non-Refundable)
  - Re-issuance of Student ID (Non-Refundable) – Students can request another Student ID Card if their original ID has been lost or stolen or the original ID has been damaged or destroyed. This is a non-refundable fee.
  - Hard copy or Replacement or additional copies of certification documents (Non-Refundable) – Fees applicable for providing a hard copy of the credentials or

replacement or additional credentials. [Insight Academy only issues digital certificates to students]

- Late payment of tuition fees (Non-Refundable)
- Bank transfer / Credit Card surcharge (Non-Refundable)
- **Refundable / Non-Refundable:** “Refundable” means the fee may be returned in whole or part based on the refund conditions. “Non-refundable” means the fee is retained by Insight Academy regardless of withdrawal or course changes, unless required otherwise by law.

### Tuition Fees

| Item                 | Amount (AUD)  | Description  | Refundable                        |
|----------------------|---|--|-----------------------------------|
| Course Tuition Fee   | Refer to current Course Brochures or contact <a href="mailto:admissions@insightacademy.edu.au">admissions@insightacademy.edu.au</a> | Covers the delivery of training, assessment, scheduled classes, learning support, and supervision.                     | Yes – see Refund Conditions Table |
| Course Extension Fee | Weekly tuition × number of additional weeks   | Applies when a course exceeds the end date on the Student Acceptance Agreement/CoE (unless caused by Insight Academy). | Yes – pro rata                    |

### Non-Tuition Fees

| Item   | Amount (AUD)  | Description  | Refundable       |
|--|---|--|------------------|
| Enrolment Fee                                | \$220   | Covers application processing and administrative set-up.   | No               |
| English Placement Test                       | \$20/ attempt   | Fees paid to take English proficiency test   | No               |
| Materials Fee                                | Refer to current Course Brochures or contact <a href="mailto:admissions@insightacademy.edu.au">admissions@insightacademy.edu.au</a> | Printed resources, online learning licences, consumables, and practical training materials.  | Yes – pro rata   |
| PPE (Personal Protective Equipment)/ Toolkit | Refer to current Course Brochures or contact <a href="mailto:admissions@insightacademy.edu.au">admissions@insightacademy.edu.au</a> | Industry-required safety gear and tools for applicable courses.  | No (Once issued) |
| RPL (Recognition of Prior Learning) Fee      | \$500 - \$1000 per unit of competency (terms and conditions apply)  | Assessment of evidence of prior learnings against competency requirements. This fee varies based on the initial application assessment and | No               |

|  |  | based on the requirements of gap training.   |                            |
|--|--|--|----------------------------|
| OSHC   | Varies by cover type   | Overseas Student Health Cover arranged for the duration of study. Paid directly to insurer.  | Subject to insurer's terms |
| Late Assessment Submission Fee   | \$50/ assessment   | Fees the student pays when they miss the deadline to submit assessments and request for an extension.  | No                         |
| Reassessment Fee   | \$250/ unit of competency  | Fees the student pays to resubmit the assessment for judgement after they fails to submit assessment evidence required to be deemed competent even after 3 attempts. | No                         |
| Reenrolment/ Repeat unit   | \$500/ unit of competency  | Fee the student pays to undergo further training for identified unit(s) of competency due to absenteeism or further training needs identified.                       | No                         |
| Admin Fee [For change of CoE]  | \$300  | Administration fees are non-tuition fees associated with Deferment, Suspension or Withdrawal applications or any other CoE/ course variations.                       | No                         |
| <b>Other Charges</b>   |  |  |                            |
| Item   | Amount (AUD)   | Description  | Refundable                 |
| Airport Pickup   | \$100  | One-way transfer from designated airport.  | No                         |
| Reissue of Student ID Card   | \$50   | Issued upon request.   | No                         |
| Hard copy or Replacement or Additional Certificate & Record of Results / Statement of Attainment | \$50/ copy   | Hard copy or Replacement or additional copies of official certification documents.   | No                         |
| Late Payment Fee   | \$50 per week, starting one week after the due date & up to \$200. | Applied when payment is not received by the due date on invoice.   | No                         |

| Bank Transfer / Credit Card Surcharge  | As per merchant rates | Applied to credit card or international transfer payments. | No |
|--|-----------------------|--|----|
| <p>All Fees and charges are subject to change at Insight Academy's discretion. Students are requested to access the latest Fees and Charges Schedule and Course Brochures on Insight Academy website when making any decisions regarding fees and charges at Insight Academy.</p> <p>Non-Payment of Fees - Insight Academy reserves the right to take any or all the following actions should students' default on their fees:</p> <ul style="list-style-type: none"> <li>• Suspend access to training material and prohibit access to classroom.</li> <li>• Prohibit submission of assessments.</li> <li>• Withhold certificates, record of results, statement of attainment and other documents.</li> <li>• Suspend or cancel enrolment from the course and report to Department of Home Affairs via PRISMS.</li> <li>• Charge and collect late payment fees.</li> <li>• Pursue legal action to recover debt.</li> </ul> |                       |  |    |