Policy
Fees, Refunds, and Re-Crediting

Policy Statement

CAE Australia Flight Training ensures the management of student fees, refunds, and re-crediting in compliance with the Standards for Registered Training Organisations (RTOs) 2025, ESOS National Code 2018.

In particular, this policy aligns with Outcome Standard 2.1, Compliance Standard Clause 18 and the ESOS National Code. It ensures that students are fully informed of all fees and their rights regarding refunds and re-crediting of tuition fees, providing protections for both international and domestic students. This policy is published on the CAE website and can be made available in alternative formats (such as large print, translated versions, or simplified English) upon request to ensure accessibility for all students.

Purpose

The purpose of this policy is to:

- Ensure transparent and accurate communication of fee-related obligations to students.
- Outline the procedures for collecting, managing, and refunding fees, and re-crediting loan balances in line with legislative and regulatory requirements.
- Ensure compliance with the ESOS Act and Tuition Protection Service (TPS) requirements for both student and provider default.
- Protect the rights of students to obtain refunds or have tuition fees re-credited services are not delivered by CAE.

Scope

This policy applies to all CAE students and staff involved in the collection of fees, issuance of refunds, and the re-crediting of VET Student Loans (VSL) balances. It covers tuition and non-tuition fees for domestic, international, and VSL-eligible students, including the management of provider and student defaults, refunds, and re-crediting under the Tuition Protection Service (TPS) framework.

Document Identification

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Policy Number	POL259509
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Related Documents	Document Identification
CAE Complaints and Appeals Policy	250984
CAE Pre-Enrolment Engagement Policy	259508
CAE Student Support Policy	259197

Fee Information

Prior to enrolment or commencement of training, whichever comes first, CAE provides students with the following fee-related information:

- Total tuition fees, including any deposits and non-tuition fees (such as Headsets, permitted materials for theory exams, uniform, and service fees).
- All international students are required to have overseas student health cover (OSHC) for their visa approval.
- The terms and conditions of payment, including due dates, payment plans, and late fees.
- Conditions for refunds, including the process for applying for a refund or re-crediting.
- Information on fees collected through third parties on behalf of CAE.
- In accordance with Clause 17 of the Compliance Standards for RTOs 2025, CAE retains full accountabilities for all fees and transactions collected by third parties on its behalf. This includes ensuring that students are provided with clear and accurate information about such transactions and that all disclosures are made in line with legislative requirements.

Prepaid Fee Protection

Where CAE collects fees in excess of $1500 before training commences, protection measures are applied in line with Clause 18 of the Compliance Standards for RTOs 2025. These measures include either maintaining a tuition protection arrangement under the Tuition Protection Service (TPS) framework or placing prepaid fees in a separate account that complies with legislative requirements.

Written Agreements for Overseas Students Part B, Standard 3, ESOS National Code 2018

CAE ensures that all overseas students or intending overseas students enter into a signed written agreement before payment of tuition or non-tuition fees. This agreement outlines:

- Refund conditions for tuition and non-tuition fees, including in cases of student and provider default.
- The specific amount of fees to be refunded and under what circumstances, including any tuition or non-tuition fees collected by third parties.
- A clear explanation of what happens if CAE is unable to deliver the course, and the role of the Tuition Protection Service (TPS).
- Information on how refunds can be claimed and who is eligible to receive the refund (e.g., the student or their nominated third party).

Refund Conditions

For International Students

Refunds will be issued in accordance with the ESOS Act and the written agreement between CAE and the student. Refund requests must be submitted in writing via the refund application form. Refunds will be processed within 28 days of receiving the request. Refund conditions are as follows:

- Visa Refusal: If a student's visa is refused, CAE will refund the tuition fees paid, minus the lesser of 5% of the total course fees or $500, as per the ESOS Act.
- Withdrawal Prior to Course Start (28 Days or More): CAE retains $750; the remaining tuition fees will be refunded, minus a non-refundable enrolment fee of $500.
- Withdrawal Less than 28 Days Before Course Start: CAE retains $1000; the remaining tuition fees will be refunded, minus the $500 enrolment fee.
- Provider Default: In cases of provider default (e.g., CAE fails to start or continue the course), the student will be offered either a refund of unspent tuition fees or enrolment in an alternative course. Refunds for provider default are processed within 14 days.

For Domestic Students (including VSL Eligible Students)

- Prepaid Fees: CAE does not collect more than $1500 in pre-paid fees for domestic students prior to course commencement.
- VET Student Loan Re-Crediting: Students eligible for VET Student Loans (VSL) who withdraw from a unit or course before the census date will not incur a VSL debt. If a student withdraws after the census date due to special circumstances, they may apply for a re-credit of their VSL balance in line with Part 6 of the VET Student Loans Act 2016.

Refund or re-credit decisions may be appealed via CAE Complaints and Appeals Policy. Students will be provided with information on how to lodge an appeal at the time of receiving a refund or re-credit decision.

Re-Crediting of VET Student Loan (VSL) Balance

Special Circumstances

A student's VSL balance may be re-credited under Part 6 of the VET Student Loans Act 2016 if special circumstances arise that are:

- Beyond the student's control.
- Occurred or impacted the student after the census date.
- Made it impracticable for the student to complete the course requirements.

Applications for re-crediting must be made within 12 months of the census date and submitted in writing, with supporting evidence. CAE will consider the application and notify the student of the outcome and their right to appeal.

Refund or re-credit decisions are made in consideration of a student's broader suitability, engagement, and support needs. This policy should be read in conjunction with the CAE Pre-Enrolment Policy and CAE Student Support Policy to ensure decisions align with student welfare and success.

Procedures for Managing Defaults

Provider Default (Clause 46B and 46F of the ESOS Act)

If CAE defaults by failing to start or ceasing to provide a course:

- CAE will notify the ESOS Agency, the TPS Director, and affected students within 3 business days via PRISMS.
- CAE will meet its obligations to provide a refund or an alternative course within 14 days of the default.
- Notification of the outcome will be submitted to the ESOS Agency and TPS Director within 7 days after obligations have been met.

Student Default (Clause 47D and 47E of the ESOS Act)

If a student defaults by failing to start the course, withdrawing, or having their visa refused:

- CAE will process a refund in line with the terms of the written agreement, and refunds will be issued within 4 weeks of the default.
- In cases where there is no written agreement, CAE will follow ESOS Act requirements to ensure students receive a refund within 28 days of the default.

Additional Fees and Charges

Non-Tuition Fees

Non-tuition fees include items such as:

- Material Fees: For resources such as textbooks or course materials.
- Uniform Fees: Required clothing or safety equipment.
- Overseas Student Health Cover (OSHC): For international students.

Re-Issuance of Certificates

A fee may be charged for the re-issuance of qualification certificates or statements of attainment.

Roles and Responsibilities:

General Manager:	Ensures the implementation and oversight of the policy and procedures.
Administration and Finance Teams:	Responsible for processing payments, managing refunds, and ensuring compliance with fee protection measures.
Student Services Team:	Responsible for providing fee-related information to students prior to enrolment and managing student inquiries related to fees and refunds.

Document Control

Amendments made to this document since the previous version, are listed below. All amendments to this document have been made in accordance with CAE's document management procedure.

Version No.	Issue Date	Amendment Description
1.0	23/01/2026	Initial Implementation of the Policy

Hard copies of this manual are uncontrolled, and users of this manual should always refer to the document published on CAE's document management system to ensure that the current document is being referenced.