Fees, Charges and Refunds Policy and Procedure

For prospective and enrolled students

1. Which rules apply

This policy explains fees, payments and refunds at EQC Institute. Your written enrolment information must identify your course, funding arrangement, fees and payment terms. The ordinary fee-for-service terms apply subject to the separate WA, Queensland, NSW, South Australia, VET Student Loans (VSL) and overseas-student protections below. Where more than one applies, EQC must meet each applicable requirement.

Your Australian Consumer Law rights cannot be excluded. A change of mind does not automatically entitle you to a refund, but a refund or other remedy may be required when services fail to meet consumer guarantees. Existing lawful contractual benefits continue to apply. Non-attendance, unsuccessful assessment or RPL, misconduct, a deferral or an unpaid balance does not automatically remove refund rights.

2. Fees and payment information

Before enrolment or any required payment, EQC must give you written details of the training, all fees and other costs you may incur, payment dates, inclusions, any lawful additional charges, refund conditions and relevant subsidy or loan options. This includes employer-funded students. EQC must publish fees where the applicable funding or loan rules require it; a contact link alone does not replace a required published schedule.

Tuition includes the training, assessment and required learning materials described in your offer. Additional charges are payable only when lawful, applicable and disclosed before you become liable for them. Ask Student Services for an itemised explanation of any charge. The Charges not covered by Tuition Fees document explains personal and optional costs; funded and VSL restrictions still apply.

Pay according to your disclosed payment plan. Tell Student Services if you need payment assistance or special consideration. A fee change must comply with your agreement and applicable funding or loan rules and be communicated to affected students. EQC must not impose an undisclosed administration, cancellation, deferral or replacement-document fee.

EQC currently charges $0 administration fees. There is no automatic enrolment, deferral, extension, cancellation or replacement-document charge. Any future optional service charge must be lawful, disclosed and agreed before the service is chosen; it cannot retrospectively charge for included services.

3. Protecting advance payments

For prepaid fees covered by the RTO prepaid-fee requirements, EQC must not receive more than $1,500 from or on behalf of an individual for the same course unless a compliant protection arrangement is implemented. This concerns fees for services not yet delivered, including instalments collected during a course. The protection must cover the required excess at all times. An Australian bank guarantee, qualifying tuition-assurance membership or another ASQA-approved measure must satisfy the applicable conditions. Overseas-student advance payments also require the separate ESOS controls in section 10.

Student Services: team@equinimcollege.com | 1800 338 883 | Contact EQC

4. Requesting withdrawal, a refund or assistance

Send a clear written request to team@equinimcollege.com. Include your name, course or units, the change requested and its intended date. For a refund, describe the payment and reason and provide relevant supporting evidence when needed. A particular college form is not compulsory. Ask Student Services for help recording your request; do not send passwords or unnecessary sensitive information.

Student Services records when the notice was received, confirms the affected course or units, and identifies any information needed. A clear timely withdrawal notice must not be delayed until a separate refund assessment or form is complete. Missing a class or stopping payment alone does not notify withdrawal. See the Student Withdrawal Policy and Procedure.

Finance checks your actual agreement, payer, funding rules, unit commencement and census dates, payments and training delivered. It calculates each applicable refund, remaining lawful liability and loan/reporting correction, and gives you the decision, reasons, calculation and review options. Where money is payable to an authorised third-party payer, verify that entitlement; do not pay loan-funded tuition to the student as cash.

EQC retains its existing commitment to an initial response to special-consideration and refund requests within 14 days. Where a refund is approved and bank details are required, payment is made within a further 7 days after those details are received. These are college service commitments. Any earlier statutory payment deadline takes priority; requesting details must not postpone that deadline.

The responsible staff member records the notice, calculation, decision, payment and reporting changes securely. Ask for review under the Complaints and Appeals Policy and Procedure. Complaints may be made verbally or in writing; assistance is available. VSL statutory reconsideration and external review rights are additional to the complaints process.

Ordinary fee-for-service refunds

For ordinary fee-for-service enrolment, EQC provides a full refund during the 10 calendar days starting the day after the recorded Agreement Date. There is no $200 administration deduction. You may withdraw after that period: the right to withdraw does not expire. EQC assesses the lawful agreement, training provided, special circumstances and consumer guarantees to determine the refund and any remaining lawful liability. A blanket no-refund rule does not apply.

Outside that period, assess the lawful agreement and any special circumstances, including medical or financial hardship, as well as consumer and other statutory rights. There is no blanket refusal of refunds. An unsuccessful RPL outcome alone does not require repayment of a lawful assessment fee for work properly provided, but does not exclude a remedy for defective services.

To request a break or later start, use the Course Deferral Request Form or seek Student Services assistance. A deferral is not automatic, does not itself stop a census day or erase debt, and must not replace a refund you are entitled to receive. Any return date or lawful fee is assessed and disclosed under the deferral process; there is no automatic administration charge under this policy.

5. WA government-funded training

For training covered by the WA fees policy, apply the policy year for each unit commencement and the student's funding category. Before enrolment, explain and publish the applicable course, resource and other fees, concessions, fee-free eligibility and caps. Correct overpayments when a relevant fee classification change requires it. Credit transfer is free; RPL fees must be published and applied under the applicable rules.

Permitted charges: course fees use the required nominal-hour rates and caps. Resource fees cover eligible essential materials consumed or transformed in training on the permitted cost-recovery basis. Optional other fees must meet the policy conditions. Separate fees cannot be imposed for enrolment, records archiving, general equipment/infrastructure, IT support, general learning or personal support, or training plans. Personal retained items are treated separately under the WA rules. Fee-free skill sets must not attract resource or other fees; other fee-free offerings may have different permitted resource charges.

Payment help: explain the available payment options, including instalments, employer authority, eligible VSL and eligible severe-hardship waivers. An instalment arrangement must allow at least eight weeks from unit commencement to finalise payment. If payments fall behind, agree appropriate arrangements before enrolment in additional units.

A severe-hardship waiver requires an individual assessment and documented reasons under the WA process. It may apply below diploma level and to concession-eligible Diploma/Advanced Diploma enrolments. Existing-worker trainees are excluded except for those eligible diploma enrolments. A concession entitlement alone is not sufficient for a hardship waiver. Ask Student Services to arrange assessment and explain the decision and review route.

WA refunds

Give written withdrawal advice. EQC must identify a withdrawal/census date for each unit no earlier than 20% through the unit's delivery period. If you withdraw by that date, refund the full course fee for that unit. Refund resource fees in full for Diploma/Advanced Diploma units, or at 50% for units below diploma level.

Refund the full applicable course, resource and other fees if a unit is cancelled, rescheduled to a time unsuitable for you, or you cannot be offered a place because the maximum class size has been reached.

Later withdrawal may qualify for a pro-rata refund where exceptional personal circumstances beyond your control prevent completion. Supply relevant evidence; the authorised officer assesses the circumstances, records the decision and explains the calculation. The ordinary 10-day agreement period and cancellation deductions must not displace these WA entitlements.

Where VSL also applies, follow its tuition-fee, census, refund and loan correction requirements as well. Finance must reconcile unit-level payments, concessions, refunds and reporting against the relevant funding agreement.

6. Queensland SAS-funded training

For Skills Assure Supplier training, apply the student's actual program and cohort rules. EQC must publish its fees and refund policy and explain concessional/non-concessional fees, fee-free eligibility and the amount payable before enrolment. A subsidy does not mean every student or course is fee-free.

Co-contribution fees include all mandatory costs of enrolment, identification, tuition, services, materials, training, assessment and the award, including required criminal-history checks. EQC must not split these into extra mandatory student charges. A minor non-standard service, such as reissuing a qualification, may attract only a permitted cost-recovery charge.

Do not require more than 30% of the student co-contribution fee upfront unless the student or employer expressly requests to pay more. Record that request and still meet applicable prepaid-fee protection requirements. Fees must be allocated, collected and reported at unit level as required, with evidence of payment and any refund.

For general training pathways, apply the approved co-contribution arrangements and program exemptions. EQC must not fund, waive or refund the required contribution as an inducement; a waiver must be permitted by the program or approved by the department. This restriction does not prevent a refund required under the refund rules below. An employer or unrelated third party may pay where allowed.

For apprenticeships and traineeships, apply the prescribed nominal-hour fee and any required partial or full exemption. Assess the relevant concession, school-based, fee-free, age and other program criteria using evidence. Where the program permits financial-hardship exemption, Student Services arranges assessment under the documented hardship process; give reasons and an appeal route. Do not apply a general-training fee rule in place of an apprenticeship rule.

Do not charge a co-contribution for exempt training, applicable credit transfer or qualifying transitional gap training. Apply fee-free and concession eligibility according to the relevant policy; do not promise an automatic reduction based solely on a higher subsidy rate. Any permitted extra employer or industry charge must be negotiated and documented before enrolment or training.

Queensland refunds

Refund the student co-contribution in full if training has not started when enrolment is cancelled. If a student withdraws from a unit or module, provide a proportionate refund reflecting the training delivered. Assess and refund the appropriate proportion of additional employer or industry payments as required by the SAS refund policy.

Finance records the affected units, fees paid, delivery to date, refund calculation and payer, and makes the necessary reporting adjustments. Do not replace these rights with the ordinary 10-day agreement period, a blanket no-refund rule, or an automatic cancellation/deferral charge. Where VSL also applies, apply the loan protections as well.

7. NSW Smart and Skilled training

Charge the NSW student fee confirmed by the Provider Calculator or relevant part-qualification Activity Schedule. It is a qualification fee, not an annual fee. Apply evidenced exemptions, scholarships and fee-free categories. General concession fees apply only up to Certificate IV.

Publish payment arrangements and permitted extras before enrolment; quote fees before payment and collect the amount due by completion. Only EQC may levy fees. EQC/related entities cannot pay the student fee except under the permitted employer or employment-services exceptions.

The fee at commencement is protected from subsequent general fee changes. Recalculate for credit transfer or RPL under the NSW rules and refund any overpayment. Check later-declared exemption/concession status under the NSW process, including obtaining evidence within 28 days of notification. Transition from a superseded qualification does not increase the student fee.

Three assessment attempts per unit are included in the student fee. Discuss further training or reassessment needs with Student Services; no additional fee is created by this policy. Essential workbooks, in-house or reproduced learning resources and ordinary training customisation cannot be charged as extras. Only permitted incidental items or services may be separately charged, disclosed and receipted.

NSW withdrawal and refund terms

Withdrawal with no penalty: EQC’s cutoff is immediately before your training starts. Give written withdrawal notice before commencement for a full refund of fees paid at enrolment. EQC must state the actual commencement/cutoff date before taking payment. This is EQC’s chosen refund term, not a statutory 10-day cooling-off period.

After training starts: refund the unused training portion. Finance calculates the unprovided proportion using the agreed delivery plan and documented delivery to date, explains the calculation and issues an exit statement of all fees charged and refunded. If you exit with a lower qualification attracting a lower applicable student fee, refund any excess paid above that fee. Apply the more favourable applicable refund outcome without double-counting; preserve any more favourable existing agreement and statutory rights.

If EQC closes, loses approval or cannot continue delivery in your chosen mode and no suitable mode is possible, refund the unprovided training portion and assist transfer. The combined fees charged by the original and replacement Smart and Skilled providers must not exceed the original quoted student fee; seek department assistance before charging any apparent gap. A voluntary transfer uses normal credit-transfer fee rules and may cost more overall.

Provide required exit/transfer records and reports. Explain fees before deferral: training must start within 12 months of enrolment; deferral is up to 12 months from notice; part qualifications shorter than 12 months cannot be deferred. Failure to restart within the permitted period is discontinuation. VSL protections also apply where relevant.

For overdue fees, Finance checks the debt, gives an itemised reminder and an opportunity to query it or seek an agreed payment arrangement, then pursues only the lawful amount through lawful recovery processes. Complaints and refund entitlements remain available.

8. VET Student Loans, where applicable

VSL is available only for an approved provider/course and an eligible student. A loan is a debt to the Commonwealth, not a grant. Before enrolment, explain eligibility, application requirements, the applicable loan cap and available balance, any loan fee, repayment obligations, and any tuition gap payable by the student. A loan covers eligible tuition, not personal or other non-tuition costs.

Give a written Statement of Covered Fees identifying whether all or part of tuition is accepted as covered by VSL. Do not demand personal payment of covered fees. Tuition must not be increased because of the method or timing of payment. Any non-tuition charge must be lawful and separately explained, including its purpose, amount and payment terms. Do not separately charge ordinary academic-suitability assessment or an enrolment application fee; the special-admissions-test exception applies only where permitted.

Publish the tuition fees and census days before enrolment opens, accessible without a login. Fees must be reasonably apportioned to the relevant parts and fee periods. Apply at least three approximately equal sequential fee periods and the required census days unless a lawful exception applies. Each relevant census day must be at least 20% through that part. A fee variation must meet the VSL restrictions and be published and notified as required.

Send the prescribed personal fee notice at least 14 days before the first census day in the fee period, and no more than 42 days before the fee period begins. Send a Commonwealth Assistance Notice within 28 days after the relevant census day, with the required fee, loan and correction information. A student who finds an error may request correction within the stated period, which must allow at least 14 days after the notice is sent.

Withdrawal and debt

If you give written withdrawal notice on or before the relevant census day, you incur no tuition fee or VSL debt for the withdrawn part. Refund upfront tuition and gap payments for that part and correct any loan reporting. Do not impose a withdrawal penalty or a financial, administrative or other barrier to timely withdrawal. Re-enrolment after withdrawal requires fresh written permission.

After census day, tuition liability and loan debt generally remain, but you may qualify for re-credit under section 9. A deferral or course change does not itself remove debt. If EQC proposes cancellation after census day, explain the proposed cancellation and refund position, allow at least 28 days to initiate grievance procedures, and do not finalise cancellation until any initiated procedures are complete.

If EQC cannot deliver

For affected VSL-funded parts, follow the Tuition Protection Service process for a suitable replacement course or re-credit of the affected loan amount. The loan protection covers loan-funded tuition; assess upfront and gap payments under their applicable refund protections. The responsible officer must make required default notifications, including notice to affected students and the TPS Director within 24 hours and the prescribed information within three business days.

9. VSL re-credit and review

Apply in writing to Student Services with the relevant course/parts, census days, grounds and evidence. For special circumstances, apply within 12 months after the relevant census day or an extension allowed by EQC. The circumstances must be beyond your control, have their full impact on or after census day, and make completion impracticable during the enrolment. EQC must re-credit the relevant amount when the requirements are met and give a written decision and reasons as soon as practicable.

You may apply to the Secretary of the Department of Employment and Workplace Relations within five years after census day, or an allowed extension, for unacceptable conduct concerning your loan application or a breach of loan legislation that adversely affected you. The Secretary may also act if EQC cannot act, is winding up or dissolved, or unreasonably fails to act.

Request reconsideration in writing with reasons within 28 days after notification, or a longer allowed period. For an EQC decision, send it to Student Services; an uninvolved reviewer at least as senior as the original decision-maker is appointed. If no decision notice is given within 45 days of the request, the original decision is taken to be confirmed. Further review is available through the Administrative Review Tribunal; follow the deadline in your notice. Reconsideration/review is free apart from any Tribunal fee. No victimisation is permitted. The Student Withdrawal Policy also explains these steps.

10. Overseas students, where applicable

A compliant written agreement, accepted by the student (EQC only enrols adults aged 18+) before or when fees are received, must set out the fees, refund terms, process and recipient. The agreement must contain the required information itself. Before commencement, do not receive more than 50% of tuition unless the student/payer chooses to pay more or the course is 25 weeks or less. Apply the designated-account and tuition-protection requirements. Ordinary FFS cancellation terms cannot override ESOS rights.

For provider default, arrange a suitable alternative accepted in writing or refund unspent tuition within 14 days. No agent-fee deduction is permitted. Where student default is governed by a compliant agreement, pay the refund due within four weeks after receiving the written claim. Visa-refusal and non-compliant-agreement cases instead require the statutory refund within four weeks of default.

If visa refusal causes failure to start, refund course fees received less the smaller of 5% or $500. For visa refusal causing withdrawal/non-payment, and for relevant cases without a compliant agreement, apply the statutory weekly-tuition-fee calculation. Finance must use the current ESOS calculation instrument, including rounding; ordinary administration deductions cannot replace it.

Give the refund calculation and reasons and make required default/outcome reports. Refer unresolved tuition-protection cases to the Tuition Protection Service. The agreement and complaints process do not remove rights under Australian Consumer Law or to other legal remedies. Staff must keep the agreement, fee and refund records for the required retention periods.

11. South Australia Skills SA training

Participant fees and exemptions

Before enrolment, explain the actual approved course, selected units, applicable payment hours, participant rate, total fee, credit/RPL adjustment, payment dates and any permitted additional costs. Publish the fee information required by the current SA Training Fee Framework. Department payment hours are a fee calculation basis and must not be represented as scheduled teaching hours.

EQC currently applies $0.50 per payment hour to its three advertised SA ICT50220 online courses: Cyber $510, Web Development $517.50 and Cloud $552.50 for the complete course. Standard and concession prices are currently equal because the standard rate is already $0.50. Apply a recognised concession only on the required evidence. Approved guardianship fee exemption is assessed and recorded under the current framework.

EQC must not pay or waive a required participant contribution as a promotional incentive. Lawful third-party payment, an approved exemption, a credit adjustment or a refund required by this policy is assessed and recorded separately. Training, assessment, essential learning materials and three assessment attempts per unit are included in the current course offer. Administration charges are $0.

SA withdrawal and refunds

Email Student Services with your name, course or units and intended withdrawal date. A clear written notice is accepted without a particular form, a reason, debt payment or return of materials. Ask for help recording your request. EQC records the date received and confirms withdrawal separately from the refund assessment. Stopping attendance or payments alone is not a withdrawal notice.

For SA enrolments accepted under these terms, EQC refunds participant fees in full if you withdraw before training starts. After training starts, EQC refunds the unprovided training portion using the agreed unit-level fee allocation and documented delivery to date. These are EQC refund terms, not a statement that SA imposes a universal cooling-off period. Any more favourable existing agreement or statutory entitlement applies. A required refund is not a promotional waiver of the participant fee.

If EQC cannot deliver the agreed training, refund the unprovided training portion and explain any available transfer or tuition-protection arrangement. A refund is not conditional on accepting another provider. Finance records the notice date, units, payments, delivery to date, calculation, payer, decision and reporting adjustments; the earlier service and statutory deadlines apply.

VSL, deferral and fair review

Where VSL applies, sections 8 and 9 also apply. Withdrawal by census means no tuition liability for the withdrawn part, including refund of upfront/gap tuition and correction of loan reporting. Apply the more favourable relevant entitlement without double-counting. A deferral does not itself stop census or extend a funded place; check the training account, course and required approvals.

Give the student the calculation, reasons and review information. Apply these SA terms to new agreements while preserving more favourable existing benefits and non-excludable rights. General privacy and the official Skills SA Participant Agreement govern relevant records.