



## STUDENT PAYMENTS POLICY AND PROCEDURES

<b>Policy Statement</b>	All Kent Institute Australia (Kent) payments charged and received will be processed in accordance to the requirements of this policy and with regard to: <ul style="list-style-type: none"><li>• Education Services for Overseas Students (ESOS Act)</li><li>• Department of Home Affairs (DHA) visa regulations</li><li>• TEQSA, Higher Education Standards Framework, (Threshold Standards) 2015, Standard 1.1</li><li>• Standards for Registered Training Organisations 2015, Clauses 5.2 – 5.4</li><li>• National Code Practice for Providers of Education and Training to Overseas Students 2018, Standard 2 &amp; 3.</li><li>• Higher Education Support Act 2003 - Administration Guidelines 2012</li></ul>
<b>Responsibility for Implementation</b>	Chief Executive Officer (CEO), Executive Manager Finance & Administration, Executive Manager Operations & Development, Executive Manager Student and Campus Services, Executive Dean, Manager Student Services
<b>Compliance and Monitoring</b>	Manager Risk & Compliance/Governing Board Secretary, Governing Board

### Purpose

Detail the required tuition and administrative fees, charges and payment rules for Kent students.

### Scope

This policy applies to all Kent students and includes courses offered to international students by Kent, as registered with the Commonwealth Register of Institutions and Courses for Overseas Students (CRICOS).

### Aim

Outline the requirements and procedure pertaining to the payment of tuition and administrative fees for Kent students.

### Procedures

#### 1.0 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 known as the '*Offer of Admission – International Student Enrolment Agreement*'. 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 Unit they will be required to make an additional tuition fee payment, in accordance with their fee rate per Unit as outlined in their current *Offer of Admission – International Student Enrolment Agreement*.

## 2.0 FEE-HELP (Higher Education only)

### a) Charges

Students who are eligible for FEE-HELP are not required to pay any tuition fees upfront at the commencement of each study period; however they are required to submit a completed and valid FEE-HELP assistance form upon commencement of the course. FEE-HELP charges will apply after the applicable census date for each unit/subject for which the student remains enrolled. Census dates for all Higher Education (HEd) study periods are published on the Academic Calendar Higher Education. (Kent Website [MyKent Public Link](#)> *DOC – Academic Calendar (HEd)*) Login ‘public@kent.edu.au’ and enter Password ‘AccessKent!’).

### b) Re-crediting of charges

**If a student withdraws from a unit after the Census Date due to ‘special circumstances’, they can apply to Kent to have their HELP debt remitted (and their FEE-HELP balance re-credited if applicable).** For more information on this process, refer to Clause 7.0 of the Kent Student Refund Policy and Procedures (Kent Website [MyKent Public Link](#)> *POLICY – Student Refund Policy & Procedures - Public Login ‘public@kent.edu.au’ and enter Password ‘AccessKent!’*).

## 3.0 New International Students

Upon acceptance of an offer of admission and prior to a Confirmation of Enrolment (CoE) being issued all international students are required to pay the initial tuition fee deposit, any Overseas Student Health Cover (OSHC) premium and enrolment fee as specified in the written agreement. The combination of these payments are referred to as the **initial deposit 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 Kent. 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.

## 4.0 Continuing International Students

### a) Higher Education (HEd)

HEd students who fail to re-enrol before the last date to enrol of a **compulsory** study period (*i.e. units of study chosen and paid full tuition fees*) and have not notified Kent of their inability to continue their course of study on the Student Withdrawal Transfer Release Request form will be considered in effect to have withdrawn from their course with Kent and will have their CoE cancelled for ‘Student notified cessation of studies’ and the Department of Home Affairs (DHA) notified. This may lead to the student’s visa being cancelled. (Refer to Student Selection and Admissions Policy & Procedures - (Kent Website [MyKent Public Link](#)> *POLICY – Student Selection and Admissions Policy & Procedures - Public Login ‘public@kent.edu.au’ and enter Password ‘AccessKent!’*).

### b) 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 census date of the applicable study period. (Refer to Student Document ([Kent Website MyKent Student Link](#)> *FORM- Student Withdrawal Transfer Release Request – Student Login Required*)). If a student has not informed Kent of withdrawal prior to the census date, the charges for that study period will be payable by the student.

## 5.0 Late Payment Administrative Charges

Students who do not pay all outstanding tuition fees within 7 (seven) days after the agreed tuition fee due date stipulated in the signed *Offer of Admission- Student Enrolment Agreement* will have a late payment administration charge of \$100 added to their Kent student account and may be excluded from classes.

## 6.0 Requests for extension of time to pay fees

Kent 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. (Kent Website [MyKent Student Link](#)> FORM - *Student Fee Extension Application*> Student Login Required).

Kent will consider requests for an extension of time to pay tuition fees on an individual case by case 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 Kent Administration Reception or emailed to [StudentFinance@Kent.edu.au](mailto:StudentFinance@Kent.edu.au). (Kent Website [MyKent Student Link](#)> FORM - *Student Fee Extension Application*. Student Login Required). Further information is available on the Kent Website <http://kent.edu.au/how-to-pay/>.

- Fee extensions are granted for a maximum of four (4) weeks from the Fee Due Date with approval by the designated authorised staff on the *Kent Student Fee Extension Application form*. Any fee extension request extending beyond a four (4) weeks duration will require approval from the Chief Executive Officer (CEO).
- **Any student receiving approval for a fee extension must pay an upfront Fee Extension Administration Charge of \$100 upon submission of the signed *Student Payment Schedule Agreement* provided to the student by Student Services Unit.**

## 7.0 Reporting Students for Non-Payment of Tuition Fees

Students who do not pay all outstanding tuition fees and applicable late payment fees within fourteen (14) days after the agreed tuition fee due date specified in either the Offer of Admission- International Student Enrolment Agreement or Student Payment Schedule Agreement will be sent a notification that Kent 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. Kent will issue intent to cancel notices to students by Kent student e-mail and personal e-mail addresses (as provided to Kent). Students will be provided with twenty (20) working days in which to access Kent's internal appeal processes if they wish to appeal against Kent's decision to cancel their enrolment. The internal appeal outcome is final.

International students who do not remit full payment due or access Kent's internal appeals process within 20 working days of the notification, will have their CoE cancelled and the DHA notified. This may lead to their student's visa being cancelled. Kent refers cases of outstanding debt to an external debt collection agency for retrieval.

## 8.0 Appeals Against Non-Payment of Fees Reporting

- a) **Application process and considered grounds:**  
Appeals against the institutions intent to cancel a student's enrolment for non-payment of fees will be processed within ten (10) working days from the date of lodgment 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 (Kent Website [MyKent Student Link](#)> *FORM– Student Complaints and Appeals Form – Student Login Required*) within twenty (20) working days from the date of notification; **AND**
- ii. The student believes that Kent 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 students 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 Kent 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.

**b) 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 one (1) 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.

**c) 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.

Kent's written communication to the student advising that the 'Internal Appeal' is **unsuccessful**, must also advise and provide information about the student's right to lodge an external appeal with the 'Overseas Students Ombudsman'.

The student must advise the Manager Student Services within **five (5) working days** from the date of written advice that the 'Internal Appeal' was refused if the student plans to lodge an external appeal.

A student who chooses to lodge an 'External Appeal' must do so within **twenty (20) working days** from the date of written advice that the 'Internal Appeal' was refused.

The External Appeal process is detailed in the Kent Complaints and Appeals Policy & Procedures Clause 9.0. (Kent Website [MyKent Student Link](#)> *POLICY– Complaints and Appeals Policy & Procedures – Student Login Required*). In addition, the student **must provide** the Manager Student Services with an acknowledgement letter/notice from the designated External Appeal authority that the student has chosen to submit the External Appeal application as soon as possible. The student must also inform Kent immediately upon receiving the outcome of the 'External Appeal', or if the student decides to withdraw their 'External Appeal'.

## 9.0 Administration Fees and Service Charges (Non Refundable)

The following requests/ actions attract an administration or service charge as listed below:

Fee Type	Scenario	Amount
Enrolment Fee	Payable upon acceptance of an offer of admission	\$250
Change of Course Fee	Payable upon acceptance of a change of course to a different discipline or level. Only applicable if a CoE was already issued for the previous course.	\$200
Late Payment Administrative Charges	Payable when there is any outstanding balance remaining for tuition fees due seven (7) days after the fee due date or as stipulated in the <i>Student Payment Schedule Agreement</i> .	\$100
Overseas Student Health Cover (OSHC)	Payable prior to the issuance of health cover confirmation if requested by the student to have Kent arrange this on their behalf. Variable fee applicable to BUPA's memberships costs according to the year of commencement, duration and cover type.	Variable fee (as quoted on Letter of Offer)
Fee Extension Administration Charge	Payable upon the student submitting a signed <i>Student Payment Schedule Agreement</i> provided to the student by the Student Services Unit staff.	\$100

For information on other ancillary charges that are subject to change, please refer to the Student Ancillary Charges on the [Kent Website MyKent Public Link](#) >– DOC- Student Ancillary Charges >Public Login 'public@kent.edu.au' and enter Password 'AccessKent!').

## 10.0 Payment methods

Payments can be made to Kent via **two (2) options**:

### Payment Option 1

#### Domestic Bank Transfers (within Australia)

##### Direct deposit or Electronic Bank Transfer

Transfer fees directly into Kent Institute Australia's bank account notifying Kent of student ID number and name on the transaction description to track payment.

**Account name:** Kent Institute Australia Pty Ltd  
**Branch number:** 012-245  
**Account number:** 259444903  
**Bank name:** ANZ (Australia and New Zealand banking group)  
**Bank address:** 212 Burwood Road, Burwood NSW 2134 Australia  
**Swift code:** ANZBAU3M

### Payment Option 2

#### Credit Card Payments and Overseas Bank Transfers

##### Online payments through Cohortpay

Cohortpay 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.

**Fees and charges:**

- International credit card payments – No surcharge
- Australian Dollar (AUD) credit card payments – 2.5% processing fee
- International bank transfer – No fees incurred
- Domestic bank transfer – \$40 AUD fee incurred per transaction (to avoid this fee you may prefer to transfer funds direct from your AUD bank account)

Full details of payment methods and Links to Cohortpay can be accessed via Website Link:

<http://kent.edu.au/Applying/how-to-pay>.

**11.0 Consumer Protection**

This policy, and the availability of Complaints and Appeal processes (Refer to Complaints and Appeals Policy and Procedures (Kent Website [MyKent Student Link](#)> *POLICY – Complaints and Appeals Policy and Procedures – Student Login Required*), does not remove the right of the student to take action under Australia’s consumer protection laws.

<b>Document Title:</b> Student Payments Policy and Procedures	
<b>Date Compiled:</b> 11 <sup>th</sup> February 2016	<b>By:</b> Executive Manager Student Engagement
<b>Due Date for Review:</b> November, 2019	<b>Website Access Permission:</b> Public
<b>Date Updated:</b> 5 <sup>th</sup> April, 2016, 26 <sup>th</sup> May, 2017 30 <sup>th</sup> October, 2017 8 <sup>th</sup> October, 2018 27 <sup>th</sup> November, 2018 20 <sup>th</sup> March, 2019 9 <sup>th</sup> April, 2019 7 <sup>th</sup> May, 2019	<b>Reviewed By:</b> Executive Manager Student Engagement Executive Manager Student Engagement Executive Manager Student Engagement Executive Manager Student Engagement Manager Governance Systems/AB Secretary Executive Manager Student Engagement Executive Manager Student & Campus Services Executive Manager Student & Campus Services
<b>Version Control Update (Current):</b> Version 1 - 11 <sup>th</sup> February 2016 Version 2 – 5 <sup>th</sup> April, 2016 Version 3 – 26 <sup>th</sup> May, 2017 Version 4 – 30 <sup>th</sup> October, 2017 Version 5: 20 <sup>th</sup> March, 2019 Version 6 – 9 <sup>th</sup> April, 2019	<b>Approved By:</b> Governing Board <b>Meeting Date:</b> <b>V1</b> - 24 <sup>th</sup> February, 2016 <b>V2</b> – 13 <sup>th</sup> April, 2016 <b>V5</b> – 3 <sup>rd</sup> April, 2019 <b>Approved By:</b> Managing Director <b>V3</b> – 7 <sup>th</sup> June, 2017 <b>V4</b> – 30 <sup>th</sup> October, 2017 <b>CEO</b> – 10 <sup>th</sup> October, 2018 <b>CEO</b> – 27 <sup>th</sup> November, 2018 <b>V6 CEO</b> – 9 <sup>th</sup> April, 2019 <b>CEO</b> – 30 <sup>th</sup> April, 2019
<b>AMENDMENTS:</b> <b>26/05/2017</b> – Update to Administration Fees and student payments options via Cohortpay. <b>30/10/2017</b> – Update to payment methods Clause 10.0 and Policy Statement reference to National Code 2018. <b>08/10/2018</b> – 12 month review – minor amendments to update Kent position titles and reference to DHA. <b>27/11/2018</b> – Remove RPL Application Fee from Clause 9.0, minor word amendments and update Kent SIS and Website Links. <b>20/03/2019</b> – amend Clause 5.0 related to the student extension of payment procedures with inclusion of a \$100 late payment administration fee and Clause 8.0 b) related to a student’s appeal procedures both via the Kent Complaints and Appeals P&P and externally by the Overseas Student Ombudsman. <b>09/04/2019</b> – Update student information requirements in accordance with Higher Education Support Act 2003 - Administration Guidelines 2012. <b>07/05/2019</b> – amendments approved by the CEO related to references to correct Cohort processing fee and relocation of clause ‘Late Payment Administration Charges’ from Clause 6.0 to Clause 5.0 for clarity on fees and fee extension requirements.	