

Fees and refunds

We want to make sure you understand all fees and charges associated with your course so please carefully read this section.

You can find out about the fees for a course on the Course Brochure and in addition all fees associated with your course are included in the Student Agreement. The Student Agreement also includes a detailed payment schedule and payment options, as well as your rights.

We will also tell you about the potential for fees and charges to change over the duration of their course, although it is unlikely that fees and charges will change.

We protect your fees at all times by:

- Maintaining a sufficient amount in our account so that we are able to repay all tuition fees already paid.
- Never charging any more than \$1,500 in one instalment.

Please note that the following fees can apply in addition to the fees advertised in the Course Brochure for each course.

Additional fees that may apply in addition to tuition and non-tuition fees include:

Additional fees that may apply	Amount
Deferral fee	Nil
Re-assessment fee (students have a total of 2 attempts and any attempt thereafter will incur the stated fee).	\$100
Fees for late payment of course fees	\$100 per week for each week the payment for course fees is delayed
Credit transfer	Nil
RPL	Application fee of \$250 Unit fee \$500

You are required to pay all fees and charges by the date indicated on the invoice. Where you are unable to make a payment by the specified date, please contact us to discuss alternative arrangements.

All payments are to be made into the account specified on the invoice.

Where fees are overdue and you have not made alternative arrangements, a first warning, second warning and notice of intention to cancel enrolment regarding non-payment of fees will be sent to you as follows:

- First warning letter: failing to pay an invoice within 5 days of receipt or contacting us to make alternative arrangements.
- Second warning letter: failing to pay an invoice within 5 days of receipt of the first warning letter or contacting us to make alternative arrangements.
- Cancellation of Enrolment Notice: failing to pay an invoice within 5 days of receipt of the second warning letter or contacting us to make alternative arrangements.

Following cancellation of enrolment due to non-payment of fees, your debt will be referred to a debt collection agency.

Refunds

Please carefully read the following information about refunds. Please carefully read the following information about refunds. This applies whether you paid the fees or someone else paid the fees and non-tuition fees on your behalf.

All application fees are non-refundable except where we cancel a course before it has started.

If we cancel a course either before or after it starts, you will receive an automatic refund and do not need to complete the Refund Application Form. The refund will be provided within 10 working days of the default.

In all other circumstances, you should complete and submit a Refund Application Form which can be accessed from our office. This form must be submitted within 10 working days of the event that led to the request for the refund. The outcome of the refund assessment will be forwarded to you within 20 working days, as well as any applicable refund.

Refunds will be paid to you or to the person or organisation who paid the course fees and will be paid in Australian Dollars.

The refund policy does not remove your right to take further action under Australian Consumer Law.

International student refunds

In addition to the above circumstances, refunds apply as follows:

Circumstance	Refund due
Ivory Institute cancels course before commencement	Full refund of all fees
Ivory Institute cancels course following commencement	Full refund of all unspent fees calculated as follows: Weekly tuition fee multiplied by the weeks in the default period (calculated from the date of default).
Student withdraws up to 4 weeks prior to course commencement.	Application fee not refunded. Refund of all other fees and charges.

Circumstance	Refund due
Student withdraws less than 4 weeks prior to course commencement.	Application fee not refunded. Refund of 90% of all other fees and charges.
Student withdraws after commencement.	No refund. Fees for full study period (term) to be paid.
Student's enrolment is cancelled due to disciplinary action.	No refund. Fees for full study period (term) to be paid.