

INTERNATIONAL COLLEGE OF QUEENSLAND AUSTRALIA

Fees and Refunds

What you pay, when you pay it, and what happens if things change.

Learner information | RTO _____ | Registered with ASQA | Standards for RTOs 2025 | Australian Consumer Law

✓ **Full refund**

If you withdraw 10+ business days early

\$1,500

Maximum collected before your course starts

14 days

To receive your approved refund

GST-free

No GST on nationally recognised training

ICQA is required by Australian Consumer Law and the Standards for RTOs 2025 to give you complete, accurate information about all fees and charges before you commit to anything. This document sets out your full entitlements — no surprises, no hidden costs. Your rights under Australian Consumer Law apply in addition to this policy and cannot be removed by any agreement.

What you need to know before you enrol

Before ICQA confirms your enrolment, you receive in writing:

- The total program fee — with nothing hidden
- The payment schedule — when payments are due and how much
- The types of fees that apply and what each covers
- The refund conditions — in plain language
- How to request a payment plan if you need one

You will not be asked to sign an enrolment agreement or pay any fee until you have received and had the opportunity to read all of this information. If ICQA changes the fee schedule during your enrolment, you are notified in writing before the change takes effect.

How much can ICQA collect before your course starts?

Learner Fees & Refund Policy

ICQA will not collect more than AUD \$1,500 in tuition fees from you in advance of your course commencing — unless you have a formal payment plan in place that clearly sets out the payment schedule and your refund rights.

After your course begins, any further instalments are aligned to the delivery of your training. You will not be required to pay large amounts in advance of services being delivered.

Note — employer-sponsored learners: The \$1,500 advance limit applies to fees paid directly by you or your family. If your employer or a government funding body is paying your fees, different arrangements may apply and will be documented in your Written Agreement.

Types of fees

Fee type	What it covers
Tuition fee	The cost of your training program. May be paid upfront, by instalment, or per unit — as agreed in your Written Agreement. GST-free for nationally recognised training.
Enrolment / administration fee	Processing your enrolment, setting up your eSkilled account, and orientation materials. Payable on acceptance of your Written Agreement.
Application fee	Administrative cost of processing your application. Non-refundable in all circumstances.
Materials / resources fee	Printed workbooks or learning materials where required. Payable before the relevant unit or module begins.
Assessment re-sit fee	Applies if you need a third or subsequent attempt at a unit of competency assessment. Payable before the re-sit is scheduled.
Replacement credential fee	Reissue of your Certificate or Statement of Attainment if the original is lost or damaged. Payable on request.
Late payment fee	Applies if an instalment is not received within the agreed timeframe, as specified in your Written Agreement.

Current fee amounts for each course are published in the ICQA Schedule of Fees, available on our website and provided to you at the time of application.

Your payment options

Full upfront payment	Pay the full program fee before your start date. Note: the \$1,500 advance cap applies to tuition fees collected before your course commences. An invoice is issued with your enrolment confirmation.
Payment plan	If paying upfront is difficult, contact us. Plans are arranged in writing and agreed before your program starts. Your total fee doesn't change — only how you pay it. Payment plans must clearly set out the schedule and your refund rights.
Employer-funded	If your employer is paying your fees, ICQA invoices them directly. Your credential may be held until your employer's payment is confirmed. This will be explained clearly before you enrol.

Your refund entitlements

Refund percentages apply to tuition fees paid for the specific course or unit you are withdrawing from. The non-refundable Application Fee is excluded from all calculations. 'Written notice' means the date ICQA receives your written withdrawal — not the date of a verbal conversation. ICQA cannot reduce your entitlement below what this schedule states.

Your situation	Your refund entitlement	Paid within
You decide to withdraw		
Written notice 10 or more business days before your course starts	100% of tuition fees paid (excluding Application Fee)	14 calendar days
Written notice fewer than 10 business days before your course starts	50% of tuition fees paid (Application Fee non-refundable)	14 calendar days
You withdraw after your course has started, but before 20% of the course has been delivered	20% of tuition fees paid for that course or unit	14 calendar days
You withdraw after more than 20% of the course has been delivered	No refund — unless exceptional circumstances apply (see below). Statement of Attainment issued for completed units.	—

Learner Fees & Refund Policy

You withdraw due to serious personal circumstances beyond your control (with supporting evidence)	Determined case by case. The CEO may approve a partial or full refund, or a fee credit toward a future intake.	14 calendar days of decision
ICQA cancels or cannot deliver your course		
ICQA cancels the course before it starts	100% of all fees paid, including Application Fee	14 calendar days
ICQA postpones your start date by more than 4 weeks and you choose not to proceed	100% of all fees paid, including Application Fee	14 calendar days
ICQA is unable to complete delivery of your course (provider default)	100% refund of all fees paid for the portion not yet delivered, plus Statement of Attainment for completed units	14 calendar days of notification
Other situations		
Your enrolment is cancelled for non-payment of fees	No refund. Outstanding amounts remain payable.	—
Your enrolment is cancelled due to serious misconduct (subject to your right to appeal)	No refund, subject to the outcome of any appeal.	—
You are assessed as Not Yet Competent and require reassessment	No refund. Re-sit fees may apply — refer to the Schedule of Fees.	—
You return learning materials in as-new condition after withdrawing	Materials fee may be refunded upon inspection by ICQA.	14 calendar days

The 20% threshold is calculated based on scheduled delivery hours accessed in eSkilled and assessment tasks submitted. If you're not sure where you sit, ask us before you decide to withdraw. A Statement of Attainment is issued for all units you have completed at the time of withdrawal — regardless of your refund outcome. You always keep what you've earned.

Withdrawing due to exceptional circumstances

If something serious and unexpected has happened that is preventing you from continuing your studies, you may be able to apply for a refund or a fee credit even if the standard schedule would not otherwise entitle you to one.

Circumstances that may qualify include:

- Serious illness or injury — a medical certificate or doctor's letter will be required
- Death or serious illness of an immediate family member
- A significant unforeseen personal emergency or hardship

Learner Fees & Refund Policy

To apply, submit a Refund Request Form (available via eSkilled or from our Administration team) with supporting documentation as soon as possible after the circumstances arise. The CEO will review your application and advise you of the outcome in writing. Where a credit is offered rather than a cash refund, the terms — including which courses it applies to and when it expires — will be confirmed in writing.

Your ACL rights are separate. ICQA's exceptional circumstances process does not limit your rights under Australian Consumer Law. You can pursue ACL remedies independently of and in addition to this process.

How to request a refund — step by step

1	<p>Complete and submit the Refund Request Form</p> <p>Email your completed form to compliance@icqa.edu.au. The form is available via eSkilled or from our Administration team. Include supporting documents if you are applying on exceptional circumstances grounds.</p>
2	<p>Acknowledgement within 2 business days</p> <p>ICQA will acknowledge receipt of your request in writing within 2 business days.</p>
3	<p>Assessment against your Written Agreement</p> <p>Your request will be assessed against your Written Agreement and this policy. You do not need to be present for this review.</p>
4	<p>Decision in writing within 5 business days</p> <p>You will be notified in writing of the outcome — including the refund amount approved (or the reason for a different decision) and the expected payment date.</p>
5	<p>Payment by EFT within 14 calendar days</p> <p>If approved, your refund is paid by electronic funds transfer (EFT) to the bank account you nominate on your Refund Request Form — within 14 calendar days of the decision.</p>
6	<p>Right to appeal if not approved</p> <p>If your refund is not approved in full or in part, you have the right to appeal through the ICQA Complaints and Appeals process — at no cost to you.</p>

Your cooling-off rights

Under Australian Consumer Law, if you entered into an enrolment agreement as a result of unsolicited contact from ICQA — such as a cold call, door-to-door approach, or other uninvited sales contact — you have the right to withdraw from that agreement within 10 business days without any penalty and receive a full refund of any fees paid. ICQA does not engage in unsolicited sales or marketing, so this provision would not normally apply if you contacted us. If you are ever unsure about your rights, contact us.

What if ICQA cannot deliver your course?

You will not lose your money or your progress. In the event ICQA defaults on your training, you are entitled to a full refund of unused fees and recognition of the work you have already done — no questions asked.

If ICQA is ever unable to continue delivering your course, we will:

- Notify you in writing immediately
- Refund 100% of all fees paid for the portion of the course not yet delivered — within 14 calendar days
- Issue a Statement of Attainment for any units you have already successfully completed
- Assist you, wherever possible, to find an alternative provider and support credit transfer for your completed work

Your rights under Australian Consumer Law

In addition to the refunds in this policy, you have independent consumer rights under Australian Consumer Law that apply regardless of what any agreement says. These rights cannot be excluded, restricted, or modified by ICQA’s policies or contracts:

- If ICQA does not deliver your training with due care and skill, you are entitled to a remedy — including a refund where the problem cannot be fixed
- If your course is not fit for the purpose described to you when you enrolled, you are entitled to a remedy
- If ICQA made a false or misleading statement about the course that influenced your decision to enrol, you are entitled to remedies under the ACL regardless of your Written Agreement

GST and your fees

Tuition fees for nationally recognised training courses at ICQA are GST-free under the Australian tax system (A New Tax System (Goods and Services Tax) Act 1999 and ATO Tax Ruling GSTR 2003/1). You will not be charged GST on your course fees. GST may apply to some incidental charges outside training delivery. Any charges that attract GST are clearly identified in the Schedule of Fees.

If you disagree with a fee or refund decision

Raising a complaint will not affect your enrolment, your results, or your access to ICQA services. We encourage you to contact us first — many concerns are resolved quickly.

Who to contact	When and how
ICQA Finance / Student Support	You have a question or concern about a fee charge or refund decision. Email compliance@icqa.edu.au . Aim: resolve within 5 business days.
ICQA Formal Complaints Process	Not satisfied with the informal response, or you want to lodge a formal complaint. See [LR 0285a] on our website. Acknowledged within 2 business days; formal decision within 14 calendar days.
ICQA Internal Appeal	You disagree with the formal complaint outcome. Decision issued within 14 calendar days of your appeal.
ACCC — Australian Competition and Consumer Commission	Complaints under Australian Consumer Law, including misleading conduct and refund disputes. 1300 302 502 — accg.gov.au
Queensland Office of Fair Trading	Consumer protection complaints in Queensland, including fee and contract disputes. 13 74 68 — qld.gov.au/fairtrading
ASQA — Australian Skills Quality Authority	Complaints about the quality of VET training delivery or RTO compliance. 1300 701 801 — asqa.gov.au
National Training Complaints Hotline	Training quality and RTO complaints. 13 38 73

Get in touch

Questions about fees before you enrol? Want to discuss a payment plan or request a Refund Request Form? Contact us.

Compliance Manager

compliance@icqa.edu.au

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Slacks Creek QLD 4127

www.icqa.edu.au

RTO _____

Also available on our website

• Complaints and Appeals — Your Rights ([LR 0285a]) • Consumer Protection — Your Rights ([LR 0386a])
• Learner Support Services — What We Offer ([LR 0212a]) • Privacy Policy ([LR 0388a])

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