



Schedule of Fees and Charges

RTO: 46282

Purpose

This schedule outlines all applicable tuition fees, administrative charges, refund conditions, and payment arrangements for training delivered by ABI. It supports compliance with Outcome Standards 2.1, 2.2, 2.3 and 2.7 of the *Standards for RTOs 2025* and ensures consistency with obligations under the *Australian Consumer Law*, the *Privacy Act 1988 (Cth)*, and the CRAMZET escrow model.

1. Course Fees – BSB50120 Diploma of Business (Online)

Fee Component	Amount (AUD)	GST	Conditions
Tuition Fee	\$2,500.00	GST-free	Covers training and assessment for all units
Enrolment Administration Fee	\$250.00	Inclusive	Non-refundable; payable at enrolment
Total Payable	\$2,750.00	Inclusive	Payable in full at enrolment

No hidden fees. No material or access fees.

2. Payment Security – CRAMZET Escrow Model

ABI collects the full course fee at the time of enrolment. In accordance with its agreement with **CRAMZET Pty Ltd**, all funds are deposited into an independent escrow account.

Funds are only released to ABI in stages, aligned to verified completion of learning milestones. This model ensures:

- Protection of student funds until progress is demonstrated
- Transparency in how and when funds are accessed
- Compliance with Outcome Standard 2.3 and principles of fair dealing under the *Australian Consumer Law*

3. Census Dates and Refund Eligibility

Each unit of competency has an individual **census date**, which is set at **5 business days after the student's enrolment into that unit**.

Event	Refund Entitlement
Withdrawal before unit census date	Full refund of tuition for that unit (admin fee non-refundable)
Withdrawal after unit census date	No refund unless extenuating circumstances apply (must be submitted in writing and approved by ABI)
ABI cancels course	Full refund, including administration fee

Approved refunds are processed within **14 business days**. All decisions are made in accordance with ABI's *Refund and Fees Policy*.

4. Additional Administrative Charges

Service	Fee (AUD)	GST	Notes
Credit Transfer Application	\$137.50	Inclusive	Per application
Recognition of Prior Learning (RPL)	\$250.00	GST-free	Per unit of competency
Reissue of Certificate or Statement of Attainment	\$30.00	GST-free	Per document
Archive Retrieval (older than 5 years)	\$27.50	Inclusive	Upon formal request

5. Appeals and Financial Hardship

Learners may appeal any fee or refund decision via ABI's *Complaints and Appeals Policy*. Students experiencing financial hardship may request a payment deferral or exemption from ancillary charges by submitting a *Financial Hardship Request Form*.

All applications are reviewed confidentially and assessed on their individual merits.



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6. Access to Records and Data Privacy

ABI complies with the *Privacy Act 1988 (Cth)* and the *Student Identifiers Act 2014* in all matters relating to data security and access. Students may request access to their financial or academic records at any time. Standard access is free of charge. Retrieval of legacy records (beyond 5 years) incurs a nominal administration fee. All student records are managed in accordance with ABI's *Records Management Policy*.

7. Contact Information

For questions about your fees, payment options, or refund entitlements, please contact:

Finance & Compliance Team

Australian Business Institute (ABI)

Email: finance@abi.edu.au

Phone: 1300 123 224

Website: www.abi.edu.au

Policy Portal: www.abi.edu.au/policies