

SC5: Fees and Refunds Policy & Procedures

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Purpose

The purpose of this policy and procedure is to outline Development and Growth's approach to managing fees and refunds and to demonstrate how fees paid in advance are protected by Development and Growth.

This complies with Clauses 5.3, 7.3 and Schedule 6 of the Standards.

Definitions

ASQA means Australian Skills Quality Authority, the national VET regulator and the RTO's registering body

Fee Payer means the nominated payer of a student's course fees, usually either the student or the employer paying on behalf of the student

SRTOs means the Standards for RTOs 2015 – refer definition of 'Standards'

Standards means the Standards for Registered Training Organisations (RTOs) 2015 of the VET Quality Framework which can be accessed from www.asqa.gov.au

Policy

1. Information about fees and charges

- Development and Growth protects the fees that are paid in advance by students.
 - Development and Growth does not require a student to ever pay more than \$1500 in advance for services not yet provided, either prior to course commencement or at any stage during their course.
- Fee information relevant to a course is outlined in detail on the Student Agreement and summarised on the Course Outline as well as the RTO's website. In compliance with Clause 5.3 of the Standards, detailed fee information is provided prior to enrolment or commencement of training, whichever is first.
- Fee information includes:
 - All costs for the course including any materials fees or levies

- Payment terms
- The Student Handbook which is available prior to enrolment, includes this Fees and Refunds Policy and Procedure and informs the student of their consumer rights. Students are asked to sign the Student Agreement in acknowledgement of the terms and conditions of the enrolment and this policy.

2. Course fee inclusions

- Course and tuition fees include:
 - All of the training and assessment required for students to achieve the qualification or course in which they are enrolling within the attempts allowed. However, in the case of re-assessment, where a student fails to achieve a satisfactory outcome after three attempts at an assessment task, an additional fee may apply for additional training and re-assessment. This fee is outlined on the Student Agreement.
 - Access to the Learning Management System (LMS) for completion of any required online theory component of the course enrolled into.
 - Issuance of one set of certification documents including a Statement of Attainment (in the case of withdrawal or partial completion). Re-issuance or additional copies of these documents will attract a fee of \$15 per document.
- Course and tuition fees do not include:
 - Stationery such as paper and pens.
 - Re-assessment if required, as outlined above.
 - Meals, snacks or beverages
 - Re-issuance of AQF certification documents – a cost of \$15 per document applies.
 - Transaction and dishonour fees (where applicable).
 - Credit card payment surcharges.
- Development and Growth cannot guarantee that students will successfully complete the course in which they enrol regardless of whether all fees due have been paid.

3. Payments

- Payments can be accepted by electronic transfer, credit card, cheque
- Credit card payments may incur a surcharge
- Students who are experiencing difficulty in paying their fees are invited to call our office to make alternative arrangements for payment during their period of difficulty.
- Debts will be referred to a debt collection agency where fees are more than 30 days past due.

4. Refunds for fee-for-service students

- All course fees for fee-for-service students are non-refundable which is detailed on the Course Outline and Student Agreement. The course fee is non-refundable, except in the circumstances detailed below.

- A full refund of any fees paid (including the deposit) will apply if Development and Growth is required to cancel a course before it commences due to insufficient numbers or for other unforeseen circumstances and the rescheduled class location or date is not suitable.
- In the unlikely event that Development and Growth or any third parties responsible for delivering training and assessment on its behalf, is unable to deliver the course or any portion of the course as promised, the student will be issued with a refund for the course or portion of course that was not provided. This includes the following situations:
 - Where Development and Growth or any third parties delivering training and assessment on its behalf ceases to operate.
 - Where Development and Growth ceases to deliver the course in which a student is enrolled and the agreement is terminated.
- In any of the above situations, Development and Growth will automatically conduct a refund assessment of all affected students and issue the refunds due accordingly. In these cases there is no need for a student to make an individual application for a refund. Refunds will be issued within 28 business days.
- Students who withdraw from a course may seek a refund or a reduction in fees owing by making an application for a refund in writing using the *Application for Refund Form*. The application must include the details and reason for the request. Students who have not completed a Withdrawal Form are not eligible for consideration of a refund or reduction in fees.
- The refund assessment will be based on reviewing the services provided to the student and the costs incurred by Development and Growth to provide those services.
- The outcome of the refund assessment will be provided in writing to the student's registered address within 28 business days, outlining the decision and reasons for the decision along with any applicable refund or adjustment note. Refund decisions can be appealed following our *Complaints and Appeals Policy and Procedure*.
- A student not achieving the qualification or unit/s in which they enrolled due to exhausting their attempts at assessment, does not entitle the student to a refund.
- RPL application fees are non-refundable.
- **Cooling-Off Period:** A '10 business day cooling-off period' under the Australian Consumer Law does not apply where a Student of their own initiative approaches the RTO and while being fully aware of the RTO's 'Terms & Conditions' books into a course. If a Student was directly approached (face to face or via phone) by a training provider or a marketer, signed up on the spot and required to pay for the course upfront, then the '10 business day cooling-off period' would apply.

5. Recording and payment of refunds

- Refunds will be paid to the person or organisation that made the original payment.
- Refund assessments can be appealed following our *Complaints and Appeals Policy and Procedure*.
- Records of refund assessments and issuance of refunds will be stored securely on the student's file and in our accounts keeping system.

6. Publication

- Development and Growth will publish in a prominent place on its website the following:
 - Costs for fee for service programs.
 - This Fees and Refunds Policy.

Procedures

1. Student fees

Refer

- SRTOs: Clauses 5.3, 7.3

Procedure	Responsibility
A. Deposit invoices <ul style="list-style-type: none"> • All fee-payers should pay their deposit/enrolment fee upon enrolment, preferably prior to course commencement. Raise an invoice for the amount in line with the payment schedule for the relevant course. • Fee-payers have 7 days to pay an invoice (unless pre-approved extension for private bookings). • Keep a copy of the invoice on the student's file. 	Administration team
B. Fee instalment invoices – fee-for-service students <ul style="list-style-type: none"> • Charge fee instalments in line with the relevant payment schedule for the course, outlined on the Student Agreement/ Course Outline. • Students have 7 days to pay an invoice. • Keep a copy of the invoice on the student's file. 	Administration team
C. Receiving payments <ul style="list-style-type: none"> • Payments may be made by direct bank transfer, credit card or cheque • Record payments against the relevant invoice on aXcelerate • Provide the student with a receipt. 	Administration team
D. Managing overdue fees <ul style="list-style-type: none"> • Email or call students where payments are more than 7 days overdue. • Any student with an invoice over 30 days past due should be referred to the debt collection agency. • Where fees continue to be unpaid, refer to Issuance Manager to consider withdrawal. 	Administration team

2. Refunds

Refer

- SRTOs: Clauses 5.3, 7.3

Procedure	Responsibility
<p>A. Processing refunds – fee-for-service students</p> <ul style="list-style-type: none"> • If a course is cancelled by Development and Growth, students who have enrolled and paid their deposit/enrolment fee should be automatically issued a refund. Notify them in writing and issue refund. Record on file. • Students who withdraw from their course and seek a refund are to make a request for a refund in writing. • To make an assessment of a refund due, consider the services the student has received. Consider the following: <ul style="list-style-type: none"> – Deposit/enrolment fee of \$15 is non-refundable – this covers administration time for enrolment and bank processing fees – Training received – access provided to online training – Individual support provided by the trainer/assessor – Assessments marked • Consider the costs incurred by Development and Growth as per above, plus the fees paid by the student to calculate a suitable refund. Refund assessments are to be approved by Director/Admin Manager. • Notify the student in writing of the outcome of the refund assessment and make payment of refund where applicable. • Keep a copy of the refund assessment on the student’s file. 	Administration team

Document Control

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