

## Fee Administration and Refund Policy

### Policy Statement

Certified Training Resources Australia adheres to the relevant compliance and legislative frameworks such as the Standards for Registered Training Organisations (SRTOs 2015). As such, Certified Training Resources Australia will provide transparency in the application and administration of fees and charges including refund and will put in place a fair and reasonable refund process.

The purpose of this policy is to provide for the appropriate application and administration of fees and handling of client refunds.

### Policy Procedures

Certified Training Resources Australia implements fair and reasonable refund practices and transparent and process for fee application and administration. Certified Training Resources Australia will ensure that:

1. prospective students are aware of its fee policies in order to make informed decisions about enrolment in a course;
2. its fee and refund policy is prominent and accessible to its staff, prospective students, and existing students;
3. it implements and maintains a process for fair and reasonable refund and fees paid; and
4. it provides refunds for fees and charges paid by clients, where training and assessment activities have not been delivered

### Fee Administration Policy Principles

#### Fee Information

1. Certified Training Resources Australia will inform its prospective students and employers (if applicable) of the full and accurate course fees associated with the training and the refund policy before enrolment.
2. Certified Training Resources Australia will ensure that the fee and refund policy is accessible to its staff, prospective students and existing students. The fee information will include but will not be limited to the following information:
  - a. Breakdown of the course fee (if any)
  - b. Fee and Refund policy
  - c. Incidental fees
  - d. Compulsory fees
  - e. Additional charges or co-contributions
  - f. Methods of fee collection
  - g. Process for recovery of outstanding student fees
3. For any incidental fees that may be applicable, Certified Training Resources Australia will inform the prospective student before enrolling that such fees are a charge for an essential good or service and that the student has a choice of acquiring this from a supplier other than Certified Training Resources Australia.

### ***Fee Administration***

1. Certified Training Resources Australia will only charge fees for accredited training in accordance to the fee information published and provided to the prospective student and the Fee Administration and Refund policy.
2. Certified Training Resources Australia will retain accurate course fee payment, waiver, exemption or refund record for each student.
3. Certified Training Resources Australia will require payment prior commencement of training as well as pre-payment plans for students.
4. Certified Training Resources Australia will apply standard student fees for Fee-for-Service (FFS) students.
5. Certified Training Resources Australia will allow participant course fees to be paid on behalf of the student by their employer or another third party (if applicable).
6. Certified Training Resources Australia will maintain arrangements for the protection of any fees paid in advance in accordance with 7.3 of the Standards for RTOs.

### ***Fee Payment Arrangements***

1. Certified Training Resources Australia ensures that its financial practices promote the protection of fees (paid in advance and exceeding \$1,500) made by any student. Certified Training Resources Australia will only adhere to the accepted fee protection measure to protect fees in excess of the threshold fee amount of \$1,500 as stated in Schedule 6 of the Standards for RTOs.
2. Fees must be paid in full before certification will be issued.
3. If payment instalment / arrangements are in place, and a payment becomes overdue and remains unpaid for a period in excess of 14 days, Certified Training Resources Australia reserves the right to suspend the clients learning or assessments (or both) until all fee payments are up to date.
4. Flexible payment arrangements, such as instalments, credit card, and direct debit, and EFT remittance are acceptable to accommodate the diverse financial situations of clients.

### **Outstanding Student Fees**

1. Non-payment of fees by the due date for continuing enrolments will result in suspension of training. Certified Training Resources Australia will notify all parties in writing if suspension. Once payment has been finalised, parties will be notified of the recommencement of training.
2. Certified Training Resources Australia will charge a recommencement fee for any suspended training to cover administration cost.
3. Certified Training Resources Australia will not issue SOAs or Certificates if training fees are outstanding.
4. Certified Training Resources Australia will inform students of its process for the recovery of outstanding student fees prior to enrolment through the Fee Administration and Refund Policy.

### **Refund Policy Principles**

1. Details of Certified Training Resources Australia Refund Policy are publicly available to prospective students and employers (if applicable), staff and existing students and employers (if applicable).
2. Certified Training Resources Australia will make students aware of the refund policy prior enrolment.
3. With regard to all withdrawal of training, Certified Training Resources Australia will first encourage a client to continue training or provide other options such as enrolling to another course date, prior to processing refund applications.
4. All refund requests made to must be done in writing via the **Refund Request Form**. Certified Training Resources Australia will only acknowledge, and review requests based on information provided through the form. Exemptions are made to mitigating circumstances, provided there are supporting evidences.
5. No refunds will be issued for cancellations outside of the Refund Period.
6. For refund applications within the Refund Period, the Refund Request Form must be received by Certified Training Resources Australia, within the Refund Period. A refund of the course fee, less the applicable Administrative Fees will only be issued if all above criteria have been met and the student has no previous outstanding monies with the Certified Training Resources Australia.
7. Certified Training Resources Australia requires written notification of withdrawal from training; this may be via letter or email. Refund will be assessed upon receipt of the request. Statement of fees that includes all fees applied and any fees refunded (if applicable) will be provided where a student withdraws from training.
8. Certified Training Resources Australia will process refund requests within 1 week from the day of receipt. The reimbursement procedure for approved refunds may take up to 4 weeks.
9. A non - refundable administration fee of 25% of the full course fee payable (non-discounted) will be subtracted from any refund granted under the terms and conditions outlined in this policy.

10. All refunds will be paid to the person or organisation that originally paid the fees.
11. Certified Training Resources Australia does not provide refund where:
  - a. A client has commenced their course/unit
  - b. There are changes to work hours
  - c. Moving interstate
  - d. Student leaves before full course completion and does not complete qualification after assessment
  - e. Recognition resources and services have been supplied to the client.
12. Certified Training Resources Australia may provide consideration for refund for students who have commenced training with the discretion of the CEO/ Administration Manager.
13. Certified Training Resources Australia does not accept liability for loss or damage suffered in the event of withdrawal from a course by a client.
14. Certified Training Resources Australia provides a full refund to all clients, should there be a need for Certified Training Resources Australia to cancel a course. In the first instance Certified Training Resources Australia will (where possible) provide an opportunity for the client to attend another scheduled course. If Certified Training Resources Australia cancels a course, clients do not have to apply for a refund; Certified Training Resources Australia will process the refunds automatically.
15. Refunds for cancellation of enrolments and other conditions are granted based on the refunds table in the annex of this policy.

## Procedure

### Fees and Payments Procedure

No.	Person/s Responsible	Steps to take
1	Accounts	Process Payment  (1) IF PAYMENT IS MADE IN PERSON, e.g. via EFTPOS, credit card or cash, record payment and issue receipt. Receipt is also sent via email.  (2) IF PAYMENT IS DONE ONLINE, e.g. via the website, payment is processed automatically, and receipt is sent via email.  (3) Process the payment and notify the Enrolment Coordinator that the enrolment payment has been processed.
2	Enrolment coordinator	(1) Notify the student of their enrolment according to the Enrolment Policy and Procedure.

3	Accounts	<p>For Late Payments</p> <p>(1) Where a student payment is <u>1 DAY LATE</u>, notify student via email with subject heading: Payment Reminder. The email must include a warning that late payments will incur late fees, and failure to pay within the next 14 days may result to the student's enrolment maybe suspended.</p> <p>(2) Where the student payment is still not received <u>7 DAYS</u> from the original due date, notify the student via email with subject heading: 7 Days Late Payment Notification. The email must include a warning that if the payment is still not received within the next 7 days, the student's enrolment may be maybe suspended.</p> <p>(3) Where the student payment is still not received <u>14 DAYS</u> from the original due date, notify the student via email with subject heading: Late Payment Final Notification. The email must include a final warning that if payment is still not paid within the next two days, the student's enrolment will be suspended.</p> <p>(4) Where the student payment is still not received <u>16 DAYS</u> from the original due date, notify the student via email with subject heading: Failure to Pay: Enrolment Cancellation Notification. The email must include notification that the student's enrolment is to be suspended due to failure of payment.</p>
---	----------	--

### Refunds Procedure

No.	Person/s Responsible	Steps to take
1	Student	(1) Student enquires on process for refund or submit a written request for refund via email.
2	Student Support Services	<p>(1) Once the Refund Form has been received, contact the student to determine if other options or pathways are suitable. Advise to make an appointment to discuss the situation with the Administration Manager where possible.</p> <p>(2) Provide the student with the relevant policies and forms if not yet accessed (Complaints and Appeals Policy and Fee Administration and Refund Policy)</p>
3	Student Support Services	<p>(1) Assess refund request and supporting evidence for completeness</p> <p>(2) Forward the request and supporting evidence to the Administration Manager and update the Refund Register</p>
4	Administration Manager	(1) The Administration Manager /CEO may request an interview with the student.

		<p>(2) Check the student's eligibility and process/calculate the refund according to the Fees and Administration Policy.</p> <p>(3) Consult with the PEO/CEO as necessary.</p>
5	Accounts	<p>(1) IF STUDENT IS NOT ELIGIBLE, notify the student via email providing explanation why the refund is not valid.</p> <p>(2) IF STUDENT IS ELIGIBLE, notify the student via email stating that the refund has been approved and will be processed and reimbursed within 4 weeks from approval.</p>
6	Accounts	<p>Processing Refunds</p> <p>(1) Ensure all refund requirements are completed accordingly:</p> <ul style="list-style-type: none"> <li>a. Cancellation fees (may be deducted from remaining credits)</li> <li>b. Student bank details collected</li> </ul> <p>(2) Release the refund amount to student's nominated bank account</p> <p>(3) Once credit is confirmed, send receipt to student via email.</p> <p>(4) File all refund documents to the student's records and notify student services</p>
7	Student Support Services	<p>Reporting Refunds</p> <p>(1) Update the refunds register with all relevant fields then close the request</p> <p>(2) Lodge any continuous improvement items identified from the refund process using the Opportunity for Improvement form.</p>

### Monitoring and Improvement

The Certified Training Resources Australia Administration Manager is responsible for ensuring compliance with this policy. The Administration Team of Certified Training Resources Australia will process refund requests.

Certified Training Resources Australia's CEO and/or Administration Coordinator is responsible for all continuous improvement processes in relation to the fee administration and refund policy and procedure and ensuring all staff, including those from the third-party providers are complying with the provisions of this policy.

### Annex

### Certified Training Resources Australia Refunds Table

1. Certified Training Resources Australia Refunds for enrolments are subject to the following refund formula.
2. "Refund Period" – **7 calendar days** of the enrolment application date

Refund Type	Description	Notification Requirements	Non-refundable fee	Refund
Enrolment cancellation / withdrawal from training within the "refund period"	-For all individual units NOT commenced and -For all individual units commenced	-In writing, within the refund period	25% of the full course fee payable (non-discounted) administration and processing fee	-Full refund less the administration and processing fee -Future payments maybe cancelled for students under payment plans
Withdrawal from Course beyond the refund period "Withdrawal outside the refund period"	Withdrawal from Training - for all individual units commenced/attended/ completed from within the qualification /Accredited course	-In writing, any day beyond the "refund period"	25% of the full course fee payable (non-discounted) administration and processing fee	-No refund or -In some cases, upon the discretion of the RTO, the calculated refund less the administration and processing fee
RPL / Credit Transfer	Where recognition of prior learning and/or credit transfer has been granted after enrolment	N/A	25% of the full course fee payable (non-discounted) administration and processing fee	-No refund
Course Cancellation	Cancellation of a course by the RTO (for any reason)	N/A	N/A	Full refund or enrolment to a different qualification
Withdrawal – "not of their own accord"	Where training ceased due to RTO closure	N/A	N/A	Full refund or referral to a different service provider