

## Consumer Protection; Fees and Refunds Policy 2015

### 1. Purpose

This policy is designed to ensure Australian Training Company (ATC) collects fees from students and actions refunds appropriately and ensure students and staff are fully aware of the way in which participant fees and refunds are to be handled.

### 2. Scope

This procedure applies to all students enrolling in programs and qualifications to be delivered by ATC.

### 3. Definitions

Key Term – Acronym	Definition
Standards Smart and Skilled	Standards for Registered Training Organisations 2015 Smart and Skilled is the NSW education reform providing government subsidised training from 1 January 2015.

### 4. Policy Statement

ATC will manage all financial matters in an honest and ethical manner at all times and maintain all financial records accurately and store within the organisations financial systems appropriately.

Fee information will be provided to each participant on the total amount of all fees including student fees, material fees, any other charges plus the refund policy.

#### ACT Trainee Fees

All training that takes place under an ACT Australian Apprenticeships training contract is subject to a fee set by Training and Tertiary Education ACT Education and Training Directorate.

This fee is \$350 per qualification which is charged upon enrolment. Student can negotiate the payment of fees across multiple instalments.

If an employer chooses to pay this fee on behalf of its AA it must do so in one (1) instalment.

ATC may offer a fee exemption or concession to and eligible students in particular circumstances.

This includes:

- Student holds a current Health Care Card or Pension Card;
- Can provide genuine financial hardship.

To apply for and exemption or concession, contact our office for appropriate documentation.

ASBA Students are exempt from fees and not required to complete exemption paperwork.

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### Smart and Skilled Students

All students participating in training via a Traineeship and the Entitlement model applicable to the Smart and Skilled program are required to pay the mandatory student fees as set out by the NSW Government.

Upon enrolment a fee of \$500.00 will be charged. This fee will be collected prior to the student being provided with any course equipment, access to learning materials and/or online content.

The balance of the student fee will be collected on a fortnightly basis after commencement of the program. The duration of the payments will depend on the term of the training program, with the expectation that all program fees are paid in full at least 10 weeks prior to the scheduled program completion.

### Examples of fee and payment breakdown;

Qualification	TOTAL student Fee	Enrolment Fee upfront	6 month payment schedule	12 month payment schedule	24 month payment schedule
Certificate II in Business	\$ 870	\$500	\$46.25 for 8 fortnights	\$18.50 for 20 fortnights	<b>Not Available</b>
Certificate III in Business Administration	\$ 1,310	\$500	\$101.25 for 8 fortnights	\$40.50 for 20 fortnights	\$20.25 for 40 fortnights
Certificate III in Aged Care	\$ 1,440	\$500	\$117.50 for 8 fortnights	\$32.00 for 20 fortnights	\$16.00 for 40 fortnights
Certificate IV in Community Services Work	\$ 1,970	\$500	\$117.50 for 8 fortnights	\$32.00 for 20 fortnights	\$16.00 for 40 fortnights
Certificate II in Community Activities	\$ 870	\$500	\$46.25 for 8 fortnights	\$18.50 for 20 fortnights	<b>Not Available</b>
Certificate II in Sport and Recreation	\$ 870	\$500	\$46.25 for 8 fortnights	\$18.50 for 20 fortnights	<b>Not Available</b>
Certificate III in Community Activity Programs	\$ 2,110	\$500	\$201.25 for 8 fortnights	\$80.50 for 20 fortnights	\$40.25 for 40 fortnights
Certificate III in Outdoor Recreation	\$ 2,110	\$500	\$201.25 for 8 fortnights	\$80.50 for 20 fortnights	\$40.25 for 40 fortnights
Certificate III in Sport and Recreation	\$ 1,440	\$500	\$117.50 for 8 fortnights	\$32.00 for 20 fortnights	\$16.00 for 40 fortnights
Certificate III in Sport Career Oriented Participation	\$ 1,440	\$500	\$117.50 for 8 fortnights	\$32.00 for 20 fortnights	\$16.00 for 40 fortnights
Certificate IV in Community Recreation	\$ 2,340	\$500	\$230.00 for 8 fortnights	\$92.00 for 20 fortnights	\$46.00 for 40 fortnights
Certificate IV in Fitness	\$ 2,340	\$500	\$230.00 for 8 fortnights	\$92.00 for 20 fortnights	\$46.00 for 40 fortnights
Certificate IV in Outdoor Recreation	\$ 2,340	\$500	\$230.00 for 8 fortnights	\$92.00 for 20 fortnights	\$46.00 for 40 fortnights

Students may choose to pay the fees in larger instalments. After payment of the enrolment fee, the balance can be paid in 3 or less payments.

*# There may be instances where additional personal cost to the student occurs over and above the student fee for access to non-essential equipment. These charges will be laid out in the course information.*

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Payments for fees can be made by direct debit, EFT or Credit Card facility. Note; credit card payments will incur a processing fee of 1.5% of the individual payment amount.

An administration charge of \$20 will be levied against a student's account where a direct debit instalment is returned unpaid from the payer's bank. Individual financial institutions may also charge for each failed direct debit.

Access to learning support, assessment and applicable learning management platforms will be suspended where a student fall into arrears of more than 2 payments.

Priority for a place within courses will be given to those who have made the required payment.

*Employers of trainees may choose to pay fees on behalf of the student. Payment arrangements will be negotiated with the employer at time of the student's enrolment and an individual agreement entered into detailing the payment of fees.*

### **Exemptions – Smart and Skilled**

***Proof and related documentation is required to receive exemptions and concessions.***

*Aboriginal and Torres Strait Islander students;*

If a student is an eligible Aboriginal or Torres Strait Islander (ATSI) student, they are not required to pay fees for qualifications under the Smart and Skilled program.

*Students with disabilities;*

If an eligible student has a disability, they may be exempt from fees for their first Smart and Skilled course in a calendar year. A concession fee applies for a subsequent enrolment in the same year for a qualification up to and including Certificate IV.

*Welfare recipients;*

If an eligible student receives an Australian Government welfare benefit, they can qualify for a concession fee when they enrol in a Smart and Skilled course.

*About concession fees;*

The 2015 concession fees are discounted fees for disadvantaged students. The concession fee is a flat fee for the whole qualification.

The 2015 concession fees for ATC Smart and Skilled courses are:

- Certificate II: \$160 Fee  
Weekly payments of \$10 for 16 weeks
- Certificate III: \$240 Fee  
Weekly payments of \$10 for 24 weeks

### **School Based Trainees - NSW**

School based trainees also incur the applicable student fee. ATC will not levy the student fee or additional costs to the student directly. These will be negotiated with the students' school sector as applicable. Concessions of the student fee may apply if they are a dependent child of an individual in receipt of a Commonwealth benefit.

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### Payment receipts

ATC will provide the student or employer with statements at the end of each month reflecting the owing balance and payments received throughout the period. Receipts for all money collected applicable to incidental expenses and additional resources will be provided at the time of payment.

### Fee for Service Students

All students participating in training with ATC through fee for service arrangements will have negotiated qualification costs. An individual payment agreement will be drafted for each student prior to commencing the program. Fee for Service students will be issued course resources progressively at payment stages.

ATC will not collect more than \$1000 from individual students prior to the commencement of a training course with the total amount not exceeding \$1500 for fees paid in advance following commencement. It is a requirement that all course fees are paid 10 weeks prior to the scheduled program completion as outlined in individual student agreements. No exemptions or discounts apply under a fee for service arrangement.

### Refunds

Refunds of fees will only be made in the following circumstances:

- Where a student has overpaid fees the whole overpayment will be refunded;
- ATC cancels the training and cannot make arrangements to conduct the course at a later date, a full refund shall apply upon return of all learning resources and equipment;
- If a student withdraws prior to the program induction, providing at least fourteen (14) days' notice in writing from the proposed commencement date, there will be no penalty and a full refund will apply if the student returns all issued material;
- In circumstances beyond the students control, such as corroborated injury, ill health, bereavement or other appropriate reasons subject to the acceptance of the General Manager. The initial enrolment component of the course will be held by ATC and the refund portion will apply to the remainder of payments made. Pro-rata refunds will be provided [**Total Agreed Payments** multiplied by the percentage of units completed];
- In the case of a fee for service participant where all course fees have been paid and they wish to terminate their program after commencement. The initial enrolment component of the course will be held by ATC and the refund portion will apply to the remainder of payments made. Pro-rata refunds will be provided [**Total Agreed Payments** multiplied by the percentage of units completed];
- The General Manager is of the opinion that the student would be unreasonably disadvantaged if a refund was not granted, for example if a student met with a serious misadventure and was unable to continue with the enrolment.

Where refunds have been approved for reimbursement, a cheque is raised by the ATC Accounts Manager and issued to the student or employer within 21 days of the refund request.

***NO fees will be refunded or credited if a student fails to attend classes or partially attends a course and all fees are to be paid in full prior to issuing of a Certificate or Statement of Attainment.***

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### ***Credit Transfer;***

Where a learner submits documentation upon enrolment to support Credit Transfer of units of competency embedded in the student's qualification, ATC will adjust the fee levied to the student, including adjustments to subsequent fee instalments.

This will be calculated by [**Student Fee** divided by the total number of nominal hours for the qualification, multiplied by the nominal hours applicable to the unit/s seeking credit]. This amount will be subtracted from the student fee payable.

Where ATC has paid for the unit of competency embedded in the qualification to be delivered to the student under subcontracting arrangements with an education partner, the outcome will be recorded as Competent and the student fee will not be unaffected.

Students are required to notify ATC upon enrolment, or shortly after, of any previous qualifications or statements where competencies have been achieved prior to their training program commencing with ATC.

Proof and appropriate evidence that the student has already achieved the outcome is mandatory. ATC will confirm authenticity of all documentation with the original issuer prior to credit being granted.

### ***Fees for resubmission and reassessment of assignments;***

Where a student submits assessment and is assessed as Not Yet Competent, ATC will allow for resubmission. The deadline for resubmission will not exceed two weeks.

If the resubmitted assessment is again assessed as Not Yet Competent, a fee of \$85.00 will be charged for this second and third resubmission. The resubmissions will not be assessed until proof of payment of the fee is presented.

If the fourth resubmission is still assessed as Not Yet Competent the student will be deemed Not Yet Competent for the unit of competency and no further attempt permitted.

Where a student believes an assessment has been assessed inaccurately or unfairly, the assessor and student will go through the reasons for the outcome of the assessment.

Aggrieved students may raise a complaint at any time by following the Complaints and Appeals Policy and Procedures.

### ***Fees for Certificate and Statement issue;***

An original certificate issue at completion of a program will incur no cost to a student.

In the event that a student requires their qualification re-issued because the original copy was either lost or damaged, a replacement qualification will be \$35.00 per record.

Proof of identification will be required when requesting replacement qualifications.

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### ***Students continuing in 2015 – Smart and Skilled***

New fee arrangements apply to students whom began their government-subsidised course before 2015 and are continuing training in 2015.

Fee arrangements vary according to the following circumstances:

- If the qualification was not on the 2014 Skills List and training commenced before 2014, only a proportion of the 2015 student fee is applicable;
- If the qualification was on the 2014 NSW Skills List, only a proportion of the 2015 student fee is applicable;
- If the qualification was not on the 2014 Skills List and training commenced in 2014, and the student chooses to continue training in that qualification, fee-for-service rates will apply;
- A continuing student who was receiving a fee exemption and government subsidy in 2014 – and undertaking a qualification on the 2014 Skills List or you commenced training before 2014 – you will continue to not be charged a fee for your course in 2015.

**Transition fees will be calculated using the following formula;**

Total hours remaining that a student needs to complete the qualification	x	2015 Standard (initial qualification) fee OR 2015 Apprenticeship fee OR 2015 Concession fee
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Total nominal hours for the qualification		

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### 5. Relevant Legislation

Standards for NVR Registered Training Organisations 2015

### 6. Responsibility

The Quality and Projects Manager and Education Coordinator are responsible for ensuring this policy and associated procedures are adhered to and provide guidance to staff.

### 7. Legislative Context

Privacy and Personal Information Protection Act 1998  
Privacy Act 1998 (Commonwealth)  
Privacy Amendment (Private Sector) Act 2000

### 8. Associated Documents / SNR Standards

- Standards for Registered Training Organisations (RTOs) 2015 Standard 5 and Schedule 6
- Records Management Policy and Procedure
- Complaints and Appeals Policy
- Individual student agreements
- Smart and Skilled Operating Guidelines
- Smart and Skilled Provider Contract
- ACTFA Agreement and compliance guidelines

### 9. Implementation

Already implemented

### 10. Reporting

Fees, charges and receipts will be reported to State Government Authorities at their request.