



# PP32 – Fee Management and Refund Policy

## 1. Purpose

This policy ensures that the RTO manages fees, prepaid fee protection, and refund processes in a fair, transparent, and compliant manner. It meets the obligations under Clause 18 and Clause 2.1 of the Standards for RTOs 2025. It ensures that fees are charged fairly, transparently, and that appropriate safeguards are in place for any prepaid amounts exceeding \$1,500.

## 2. Scope

This policy applies to all prospective and current students, including trainees and apprentices, and to all RTO staff involved in course delivery, enrolment, finance, and student support.

## 3. Definitions

Term	Definition
<b>Prepaid Fees</b>	Fees collected in advance before services (training, assessment) are delivered.
<b>Threshold Prepaid Fee</b>	The maximum amount an RTO can collect in advance without protections: \$1,500.
<b>Tuition Assurance</b>	An arrangement to protect student fees if the RTO cannot deliver training.
<b>Undelivered Services</b>	Training, assessment, or materials that the student has paid for but not yet received or commenced.
<b>Third Party</b>	Any person or entity delivering services on behalf of the RTO.
<b>Australian Consumer Law (ACL)</b>	The Australian Consumer Law (ACL) is a national law that protects the rights of consumers—including students enrolling in courses with Registered Training Organisations (RTOs).



#### 4. Legislative References

- Standards for RTOs 2025 – Compliance Standards Section 18 and section 20 and outcome standard Clause 2.1
- National Vocational Education and Training Regulator Act 2011
- Financial Viability Risk Assessment Requirements
- Acts Interpretation Act 1901 (re: definition of “person”)
- Data Provision Requirements 2023

#### 5. Policy Statement

- The organisation does not collect more than \$1,500 in prepaid fees from any student without an approved fee protection measure in place.
- Where fees are collected in excess of \$1,500, the RTO uses a Tuition Assurance Scheme approved by the National VET Regulator.
- The organisation will keep the funds in a separate designated protected account.
- Students are informed in writing of all applicable fees, charges, and refund terms before enrolment.
- Students are not guaranteed completion or employment outcomes under any circumstances.
- Refunds will be granted for services not yet delivered, and processed within 20 business days.

#### 6. Prepaid Fee Protection Measures

The RTO will never collect more than \$1,500 in prepaid fees per student per course, unless it has one of the following protection arrangements in place:

##### (a) Unconditional Financial Guarantee

- The RTO holds an agreement with a bank in Australia to cover all prepaid fees over \$1,500.
- This guarantee:
  - Must always equal the total of all excess prepaid fees held.
  - Is paid for by the RTO (not the student).
- Example: If 3 students each pay \$2,000 upfront, the RTO must guarantee the extra  $\$500 \times 3 = \$1,500$ .

##### (b) Tuition Assurance Scheme Membership

- The RTO maintains current membership with a government-approved tuition assurance operator.
- This ensures:
  - The student is transferred to an equivalent course at no extra cost; or
  - The excess prepaid fees are refunded if no alternative course is available.

##### (c) Other VET Regulator-Approved Fee Protection

- The RTO may use an alternative fee protection method, if it has been approved by the National VET Regulator.



## 7. Schedule of Fees and Charges

Fee Type	Amount	Notes
Enrolment Fee	\$500	Non-refundable
Tuition Fees	Varies per course	Refer website
RPL Assessment	\$250 per unit	On application
Credit Transfer	No charge	Verified transcript required
Reassessment Fee	\$250 per assessment	After second failed attempt
Unit Repeat Fee	\$1500 per unit	If full unit must be redelivered
Certificate Reissue	\$50	Applies to lost or damaged
Late Payment	\$50	After 7-day grace period
Withdrawal Fee	\$0	Admin processing fee

## 8. Refund Process

Circumstance	Refund Entitlement
Student withdraws 28 days or more before course start	Full refund of tuition fees and material fees (excluding enrolment fee)
Student withdraws less than 28 days before course start	50% of tuition fees refunded (excluding enrolment fee) and 100% material fees
Withdrawal after course start	No refund (unless compassionate or compelling circumstances approved)
RTO cancels course before commencement	Full refund including enrolment fee
RTO unable to deliver full course	Refund of unused portion or transfer to equivalent course
RPL/Credit Transfer granted after enrolment	Adjustment or refund of related unit tuition fees (if prepaid)



**Refund Conditions:**

- Refund applications must be submitted in writing via the Refund Request Form.
- Processing will occur within 20 business days from receipt of the application.
- Refunds will be made only to the person or entity that paid the fees.
- Bank charges for refunds are borne by the student unless the refund is due to RTO fault.

**9. Fee Transparency and Communication**

**To meet Clause 2.1, the RTO ensures:**

- All students receive the Student Handbook, website information and pre-training review outlining:
  - Course code and title, delivery method, start dates, and requirements.
  - All fees, charges, payment terms, and refund conditions.
  - Additional costs: textbooks, uniforms, materials, placement (if applicable).
- No hidden costs will be applied after enrolment.
- All changes to course structure, location, fees, or requirements will be communicated as soon as practicable.

**10. Procedure – Step-by-Step**

Step	Action Description	Responsible Person
1	Provide all fee and refund information before enrolment	Admin / Marketing Officer
2	Do not collect over \$1,500 upfront unless protection measure is in place	Finance / Compliance Manager
3	Issue invoice and receipt, record in SMS	Admin Officer
4	Monitor prepaid fee status monthly	Finance Officer
5	Ensure bank guarantee covers excess prepaid funds	CEO
6	Process and document refund applications	Compliance Manager
7	Maintain records of all transactions and refund evidence	Finance Officer
8	Provide refund decision in writing within 20 working days	Compliance Manager
9	Report unresolved refund disputes to CEO for escalation	Compliance Manager



## 11. Cooling-off period

In accordance with the Australian Consumer Law, students who enter into an enrolment agreement through unsolicited contact methods (such as telemarketing or door-to-door recruitment) have a right to cancel the enrolment within 10 business days without penalty. During this period, the RTO will not accept payments or deliver services unless the student explicitly waives this right in writing.

## 12. Related Documents

- Refund Request Form
- Pre-Training Review Form
- Tuition Assurance Provider Agreement
- Student Handbook
- PP30-Marketing and Advertising Policy
- PP31-Enrolment Policy

## Fee Management and Refund Process

