

# Fees and Refunds Policy

## PURPOSE

This policy outlines Trainwest’s approach to managing fees and costs, including payment terms and conditions, refund policies and the availability of any government training entitlements and subsidy arrangements.

This policy aims to ensure compliance with the [Standards for Registered Training Organisations \(RTOs\) 2015](#) (the Standards) and relevant Australian legislation while maintaining transparency and fairness for all students and clients.

## SCOPE

This policy applies to all Trainwest employees who receive payments and provide refunds to students, clients, and other stakeholders.

## RESPONSIBILITIES

<b>Chief Executive Officer (CEO)</b>	<ul style="list-style-type: none"> <li>• Ensure all fees and charges comply with relevant standards, legislation and funding contracts.</li> <li>• Make refund decisions for students based on the rights of students in relation to the requirements of this policy, where applicable.</li> </ul>
<b>General Managers</b>	<ul style="list-style-type: none"> <li>• Ensure this policy is communicated and adhered to.</li> <li>• Uphold the rights of students in relation to the requirements of this policy.</li> <li>• Receive and consider student requests for refunds based on information provided in the Client Refund Form.</li> <li>• Liaise with the CEO in communicating cases whereby students may be eligible for a refund as per the conditions of this policy.</li> <li>• Communicate with students regarding outcomes of fee refund decisions.</li> </ul>
<b>Student Services Team</b>	<ul style="list-style-type: none"> <li>• Ensure all student enrolments have the correct fee structure in place as determined by their course application and related funding arrangements.</li> <li>• Process fees and charges in accordance with this policy, relevant procedures, standards and legislation.</li> <li>• Collect Client Refund Forms and supporting evidence, including fee waivers and concessions, and liaise with General Managers for approval.</li> <li>• Process approved student refunds as per the conditions of this policy.</li> </ul>

## Policy Statement

Trainwest is committed to ensuring that our fees and refund processes are fair, transparent and compliant with all regulatory and legislative requirements. We aim to provide our students and clients with clear and accurate information about fees, costs and refund entitlements. This policy is designed to be fair and equitable for all students.

## Fees and Information

Trainwest will provide students with current and accurate information on all course and other fees prior to enrolment as outlined in this policy and our Fee Schedule.

Students will receive written information on all fees, costs and refunds through our [website](#), marketing materials and enquiry emails. including:

- All fees payable and costs involved with the course
- How and when fees must be paid
- How to request a refund
- The conditions under which a refund will be provided
- The student's rights as a consumer.

### Course fees

Course fees will be dependent on the type of course and method of study and may include:

- Tuition
- Administration
- Resource.

### Other fees

Other training and assessment fees may include:

- RPL application
- Resource replacement
- Personal coaching: \$150 per hour
- Enrolment extension:
  - \$0 Initial 3-month extension
  - \$330 second 3-month extension
- Certificate issuance:
  - \$0 digital
  - \$0 hard copy (if requested)
- Certificate replacement:
  - \$0 digital
  - \$55 hard copy
- Course withdrawal (as per refund table)
- Course cancellation (as per refund table).

### Government-funded fees

The relevant program will determine government-funded fees and may include:

- Enrolment fees
- Applicable subsidies
- Eligibility for fee exemption.

## Payment Terms and Conditions

Trainwest will inform students and clients of payment methods and terms and conditions prior to enrolment.

### Payment options

Students will be provided with the following payment options:

- Pay the full amount of fees and costs prior to commencement
- Pay the deposit prior to commencement and the remaining fees in instalments as per the agreed payment plan
- Submit evidence of third-party payment arrangements for all fees and costs prior to commencement (e.g. employer, school).

Students will be issued a tax invoice upon enrolment and a tax receipt when payment is received.

Certificates will not be issued until all course fees are paid in full.

### Payment methods

Payment methods will be provided as per the following:

- **Students:** Payment can be made through cheque, bank transfer, credit card or cash
- **Clients:** Purchase orders as per organisational terms and conditions of payment.

### Payment plans

Payment plans will be made available to students for course fees of \$1,500 or above.

Payment plans are provided through [EzyPay](#) as per the following terms and conditions:

- **Standard payment amounts:**
  - \$500.00 Initial payment payable prior to commencement
  - \$250.00 Fortnightly instalments until all fees are paid
- **Applicable fees:**
  - \$2.20 Load fee (once off)
  - 2.08% + \$0.48 Standard Bank/Master/VISA fee
  - 3.07% + \$0.48 Standard AMEX fee
  - \$16.39 Failed payment surcharge fee
  - \$100.00 Six (6) month administration fee
- **Student responsibilities:**
  - Any debt collection costs associated with payment plans
  - Any collection costs associated with this agreement.

### Fee waivers

Students enrolled in a government-funded course who are experiencing financial difficulty may be eligible for fees to be waived. Students can request fee waivers by submitting our Fee Waiver Application.

## Refund Terms and Conditions

Students may request a refund for prepaid fees.

### Refund arrangements

Refunds for scheduled courses will be provided as per the following arrangements:

Notification Period	Refund	Fee
<b>Student Withdrawal</b>		
Five (5) or more business days prior to course commencement	100%	\$0
Less than five (5) business days prior to course commencement	100%	\$100
On the date of course commencement	50%	\$0
<b>Student Transfer*</b>		
Five (5) or more business days prior to course commencement	NA	\$0
Less than five (5) business days prior to course commencement	NA	\$100
On the date of course commencement	NA	\$100
<b>Student Deferral</b>		
Complimentary	NA	\$0
<b>RTO Cancellation</b>		
Prior to course commencement	100% of prepaid fees	\$0
After course commencement	100% of unused prepaid fees	\$0

\* Students transferring into another course or method of study must pay the balance of the course fees.

No refund will be payable if a student breaches Trainwest policies and procedures.

### Refund requests

Students must request a refund by submitting our Client Refund Form, which is available by contacting our Student Services Team.

### Extenuating circumstances

Trainwest will exercise discretion in situations where a student can demonstrate extenuating or significant personal circumstances that led to their withdrawal or transfer. In these circumstances, the student may be offered a full refund, which will be assessed on a case-by-case basis.

Extenuating circumstances may include, but is not limited to:

- Illness
- Employment restrictions
- Family or personal matters
- Other extraordinary reasons.

## Prepaid Fee Protection

Trainwest will protect prepaid fees collected from students through our established banking guarantee with the Commonwealth Bank as per our Financial Management Policy.

## Prepaid fee arrangements

If Trainwest is unable to deliver training and assessment services, students will be reimbursed for all prepaid fees.

In the event we are unable to continue to offer a course, or cease to operate as an RTO, we will:

- Support students to continue their course at another RTO where possible
- Support students to transfer to another Trainwest course
- Refund students any unused portion of prepaid fees
- Issue a Statement of Attainment for completed unit(s)
- Return student work where a grade has not been finalised.

## Quality Management

Our Quality Management System (QMS) integrates quality control, quality assurance and continuous improvement, demonstrating our commitment to upholding the highest quality standards across all our operations.

This policy undergoes a systematic review during our annual internal audit, as per our Internal Audit Procedure, reinforcing its role in achieving quality objectives and compliance standards. Ongoing review activities are documented as per our Quality Assurance Procedure.

Identified issues and improvements in this process, along with related practices and systems, are recorded in the CI Register as per our Continuous Improvement Procedure. Employees are encouraged to contribute to continual improvement by submitting a CI Request if they identify any issues or improvement opportunities.

## DEFINITIONS

<b>Course</b>	A course of study in which vocational education and training is provided and includes a training package qualification, nationally accredited course, or approved skill set.
<b>Course Fee</b>	The sum of all fees for a course.
<b>Fee</b>	A payment made to Trainwest in exchange for our products or services.
<b>Fee-for-Service</b>	Training or related service that does not receive government funding and the cost is borne by the student or a person or organisation on behalf of the student.
<b>Fee-Free</b>	A program providing a range of skill sets and qualifications that have been determined as a priority and are delivered fee-free for all students under a joint partnership with the Commonwealth Government.
<b>Fee Protection</b>	Where the RTO requires, either directly or through a third party, a prospective or current student to prepay fees in excess of a total of \$1,500 (being the threshold prepaid fee amount), the RTO must meet the requirements set out in the Requirements for Fee Protection in Schedule 6.
<b>Nominal Hours</b>	Defined by the Department of Training and Workforce Development (DTWD), it is the anticipated hours of supervised training needed to conduct training and assessment activities associated with a program or subject.
<b>Prepaid Fee</b>	Fees collected before the relevant services have been provided, including payments made before, during or after the student enrolls. Sometimes referred to as 'fees collected in advance'.
<b>Refund</b>	A sum of money which is returned to the payee.
<b>Resource Fee</b>	An optional fee is payable for learning resources that enable a student to meet the requirements for each unit of competency and which are accessible to the student regardless of location or mode of delivery.
<b>Registered Training Organisation (RTO)</b>	An organisation registered with ASQA in accordance with the requirements of the VET Quality Framework that provides specific vocational education and training and/or assessment services.
<b><i>Standards for Registered Training Organisations (RTOs) 2015</i></b>	Also referred to as the "Standards," they form part of the VET Quality Framework, a system that ensures the integrity of nationally recognised qualifications. The Standards are enabled by the <i>National Vocational Education and Training Regulator Act 2011</i> (NVR Act). An RTO is required to comply with these Standards to be an RTO in Australia.
<b>Student</b>	Person receiving training and/or assessment services provided by an RTO, or by a third party on their behalf, and includes learners, participants, candidates and trainees. Trainwest uses the term Student.
<b>Tuition Fee</b>	A compulsory fee is payable by a student or employer for courses offered by Trainwest. It does not include other applicable fees or charges.
<b>Unit of Competency</b>	Identifies a discrete workplace requirement and includes the knowledge and skills that underpin competency as well as language, literacy and numeracy and occupational health and safety requirements.

Refer to our [Glossary](#) for a list of all Trainwest terms and definitions.

## RELATED DOCUMENTS

### Internal

<b>Policies</b>	<ul style="list-style-type: none"> <li>Access and Equity Policy</li> <li>Complaints and Appeals Policy</li> <li>Enrolment Policy</li> <li>Financial Management Policy</li> <li>Governance Policy</li> <li>Issuance Policy</li> <li>Marketing and Advertising Policy</li> <li>Privacy Policy</li> <li>Records Keeping Policy</li> </ul>
<b>Procedures</b>	<ul style="list-style-type: none"> <li>Complaints and Appeals Procedure</li> <li>Enrolment Procedure</li> <li>Issuance Procedure</li> <li>Marketing and Advertising Procedure</li> </ul>
<b>Work Instructions</b>	<ul style="list-style-type: none"> <li>EzyPay Work Instruction</li> </ul>
<b>Guides</b>	<ul style="list-style-type: none"> <li>Trainwest Student Handbook (<a href="#">website</a>)</li> </ul>
<b>Forms</b>	<ul style="list-style-type: none"> <li>Client Refund Form</li> <li>Enrolment Form (<a href="#">website</a>)</li> <li>Enrolment Form (Funded)</li> <li>Enrolment Form (PowerPro)</li> <li>Fee Waiver Application</li> </ul>
<b>Systems</b>	<ul style="list-style-type: none"> <li>Bank Guarantee</li> <li>Fee Schedule</li> <li>Organisational Chart</li> <li>PowerPro (Student Management System)</li> <li>Quality Management System (QMS)</li> <li>Trainwest Intranet</li> </ul>

### External

<b>Legislation</b>	<ul style="list-style-type: none"> <li><a href="#">Standards for Registered Training Organisations (RTOs) 2015, Clauses 5.2, 5.3, 7.3 and Schedule 6</a></li> </ul>
<b>Compliance</b>	<ul style="list-style-type: none"> <li><a href="#">DTWD VET Fees and Charges Policy</a></li> </ul>
<b>Resources</b>	<ul style="list-style-type: none"> <li><a href="#">Commonwealth Bank</a></li> <li><a href="#">Department of Training and Workforce Development (DTWD)</a></li> <li><a href="#">EzyPay</a></li> </ul>