

## STES

# RTO Policy & Procedure – Fees & Refunds

<b>Purpose</b>	The purpose of this Policy & Procedure (P&P) is to ensure that STES has a fair and equitable fee structure and refund policy.
<b>Scope</b>	This P&P provides guidance on the implementation of the STES fees and refund policy and procedure when courses are cancelled or discontinued; or when clients or students cancel, withdraw or lodge a grievance which is upheld.
<b>Definitions</b>	<p><b>Client</b> – the company or business wishing to enrol participants in the training and assessment activity.</p> <p><b>Student</b> – the participant in the training and assessment activity.</p>
<b>Inputs</b>	<p><b>Standard 5 - Each learner is properly informed and protected</b></p> <p>5.3 - Where the RTO collects fees from the individual learner, either directly or through a third party, the RTO provides or directs the learner to information prior to enrolment or the commencement of training and assessment, whichever comes first, specifying:</p> <ul style="list-style-type: none"> <li>a) all relevant fee information including: <ul style="list-style-type: none"> <li>i) fees that must be paid to the RTO; and</li> <li>ii) payment terms and conditions including deposits and refunds;</li> </ul> </li> <li>b) the learner's rights as a consumer, including but not limited to any statutory cooling-off period, if one applies;</li> <li>c) the learner's right to obtain a refund for services not provided by the RTO in the event the: <ul style="list-style-type: none"> <li>i) arrangement is terminated early; or</li> <li>ii) the RTO fails to provide the agreed services.</li> </ul> </li> </ul> <p><b>Standard 7 - The RTO has effective governance and administration arrangements in place.</b></p> <p>7.3 - Where the RTO requires, either directly or through a third party, a prospective or current learner to prepay fees in excess of a total of \$1500 (being the threshold prepaid fee amount), the RTO must meet the requirements set out in the Requirements for Fee Protection in Schedule 6.</p>

### Schedule 6.

The RTO addresses learner fee protection by implementing one or more of the following arrangements:

1. The RTO holds an unconditional financial guarantee from a bank operating in Australia where:

- a) the guarantee is for an amount no less than the total amount of prepaid fees held by the RTO in excess of the threshold prepaid fee amount for each learner for services to be provided by the RTO to those learners; and
- b) all establishment and ongoing maintenance costs for the bank guarantee are met by the RTO.

2. The RTO holds current membership of a Tuition Assurance Scheme approved by its VET Regulator which, if the RTO is unable to provide services for which the learner has prepaid, must ensure:

- a) the learner will be placed into an equivalent course such that:
  - the new location is geographically close to where the learner had been enrolled; and
  - the learner receives the full services for which they have prepaid at no additional cost to the learner; or
- b) if an equivalent course cannot be found, the learner is paid a refund of any prepaid fees for services yet to be delivered above the threshold prepaid fee amount.

3. Any other fee protection measure approved by the VET Regulator.

### Requirement

Where the RTO requires individual learners to pay fees, fee information must be provided prior to enrolment or commencement of training and assessment (whichever is earliest), about:

- all fees payable to the RTO, clearly describing all costs involved with the course
- how and when fees must be paid
- how to request a refund, and
- conditions under which a refund would be provided.

Where a learner is being enrolled under any loan or delayed payment arrangement (including VET FEE- HELP), the terms of the arrangement must be clearly stated, including any debt that may be incurred; when repayment is required and under what conditions; and any associated fees, indexation or interest.

If the RTO collects more than \$1,500 per learner in prepaid fees, they must take action to protect the prepaid fees that exceed \$1,500 for any learner. In these instances, there must be at least one protection measure in place for each learner; however, this does not have to be the same measure for all learners.

CRICOS registered RTOs must satisfy both the requirements of this clause and of the Tuition Protection Service (TPS) under the Education Services for Overseas Students Act 2000. The TPS requires that not more than 50 per cent of the fees for an overseas student be prepaid. This applies even if 50 per cent of the course fees would be less than the threshold prepaid fee amount.

The options available to an RTO which collects fees in advance are designed to protect individual students in the event that the RTO is unable to deliver the training, assessment and support services agreed with the student.

These requirements do not apply if you contract with a company to deliver training to their employees, paid for by that company,

#### Reference Documentation

Other reference documentation which relates to this P&P includes:

- TAC Policies & Guidelines
  - Protection of Fees Paid in Advance
  - Principles for alternative fee protection measures for protecting student fees in advance

#### Tools & Templates

This P&P is supported by the Tools & Templates identified at each stage in the process.

#### Policy

##### Fee information

The following fee information is to be provided to each client or student prior to their enrolment:

- the total amount of all fees including course fees, administration fees, materials fees and any other charges
- payment terms, (Include the timing and amount of fees to be paid and any non-refundable deposit/administration fees)
  - STES will not issue certificates to students until payment of all fees has been received.
- the fees and charges for additional services. (Including issuance of a replacement qualification testamur and the options available to students who are deemed not yet competent on completion of training and assessment)
- how to request a refund, and
- conditions under which a refund would be provided.

Clients or students must be provided with a receipt for all fees paid.

**STES guarantee to complete the training and assessment once the student has commenced study in their chosen qualification or course.**

	<p><b>Accepting fees in advance</b></p> <p><b>STES will not require a prospective or current learner to prepay fees in excess of a total of \$1,500.</b></p> <p>STES only charges the client or student once the student has completed the course.</p> <p><b>Refunds</b></p> <p>Each client or student must also be informed of our refund policy prior to their enrolment, which is:</p> <p>All cancellation of attendance at a nominated course must be received in writing.</p> <p><b>Reimbursement</b></p> <p>The liability for airfares and accommodation is with the client under all circumstances. Airfares and accommodation prepaid and held by STES will be invoiced to client in full, separate to course cancellation fees listed above.</p>
--	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

<b>Fees and refund information</b>	<p>Potential clients or students must be informed of the STES fee structure and refund policy prior to enrolling in a course. They are informed of the fees during initial contact through:</p> <ul style="list-style-type: none"> <li>• STES Website</li> <li>• Student Handbook</li> <li>• STES Brochure</li> <li>• Tele-conversation</li> <li>• Email</li> </ul>	<b>Tools &amp; Templates</b>
<b>Output</b>	<p>Each client or student is informed of the STES fee structure and refund policy prior to their enrolment</p>	
<b>Responsibility</b>	<p>Administration Officer</p>	

<b>Collect Fees</b>	<p>STES only charges the client or student once the student has completed the course.</p> <p>Details of the step by step process should be identified in the Admin Guide.</p>	<b>Tools &amp; Templates</b>
<b>Output</b>	<p>Fees received</p>	
<b>Responsibility</b>	<p>Administration Officer</p>	

<p><b>Receipt of fees acknowledged</b></p> <p><b>Output</b></p> <p><b>Responsibility</b></p>	<p>Clients or students are to be provided with a receipt for all fees paid.</p> <p>Details of the step by step process should be identified in the Admin Guide.</p> <p>Receipts issued to clients or students</p> <p>Administration Officer</p>	<p><b>Tools &amp; Templates</b></p>
<p><b>Refunds</b></p> <p><b>Output</b></p> <p><b>Responsibility</b></p>	<p>STES only charges the client or student once the student has completed the course.</p> <p>Fees refunded</p> <p>Finance Manager</p>	<p><b>Tools &amp; Templates</b></p>
<p><b>Change of enrolment</b></p> <p><b>Output</b></p> <p><b>Responsibility</b></p>	<p>If a client or student can no longer attend the course they are enrolled in, but wish to change their enrolment:</p> <ul style="list-style-type: none"> <li>• Check the fees for the new course are the same.</li> <li>• If the fee is different inform them that there is a change in course fee.</li> </ul> <p>Confirmation of new enrolment details issued to clients or students.</p> <p>Client/Student is informed of the new course fees.</p> <p>Administration Officer</p>	<p><b>Tools &amp; Templates</b></p>
<p><b>Key Performance Indicator:</b></p>	<p>The effectiveness of this P&amp;P will be measured by</p> <ul style="list-style-type: none"> <li>• The receipt of the correct fees as stipulated.</li> <li>• Clients acceptance of refunds issued in accordance with the policy.</li> </ul>	