

# Fees & Refunds Policy and Procedure

## Purpose

National College Australia, RTO ID 91000 are committed to providing quality training and assessment as per the Standards for Registered Training Organisations 2025. As such, we provide detail of a fair and reasonable refund process.

The purpose of this policy is to provide for the appropriate handling of

- Student's payments
- Client refunds and to facilitate refunds in the case of cancellation by either party.

The refunds process will allow students the option to discontinue from training in a manner in which a negative impact may be negated or reduced, depending upon circumstances. Unless otherwise stated, all refunds of fees subject to approval as per this policy. The terms and conditions of this policy apply to all students, whether they are waiting to commence or continuing studies.

## SRTO 2025 Standard Reference:

Clauses 2.1, Division 1 of the Quality Area 2 and Standard 4.1, 4.3, of the Quality Area 4

## Who is responsible:

CEO is responsible for ensuring compliance adherence and review of this policy. Any refund requests are subject to receipt or approved by the CEO.

## Policy

We are committed to ensuring fair and reasonable refund practices.

We will:

- Implement and maintain a process for a fair and reasonable refund of fees paid.
- Provide refunds for fees paid by individuals/clients, when training and assessment activities are not commenced by NCA
- Details concerning our Refund Policy's scope are to be disseminated to prospective students before contractual arrangements made. This dissemination is in the form of the Student Handbook, Acceptance of Offer, Enrolment form and Letter of Offer.
- This agreement and the availability of complaints and appeals processes in diligence with VET student support Quality area 2 and be protected under Australia's consumer protection laws.

## Procedure:

- The refund process reflects our commitment to students' administrative resources consumed in various stages.
- Refunds requested in writing either to the designated Training Manager of the RTO or to the CEO
- Our RTO training manager or CEO will process refund requests and arrange payment within 14 business days when approved.
- Any refunds made will be as per the location of delivery or the office approving the refund
- All advanced payments held in a nominated bank account by us until the course start date allow prompt settlement of refund requests.
- All refund requests are processed on an individual basis and impact based on commencement, the term "commencement" in this policy refers to the first day of the first program attended by the student.
- Issues regarding payment are to be handled at the first available opportunity and directed to our Training Manager or CEO. All Refund Requests approved are logged in the Refund Log.

See table of refunds – *Statement of fees* document for detailed breakdown information

## General Guidelines

- Refund application requests must be submitted in writing using the student refund request or withdrawal form
- CEO will assess and approve the refund amount (if applicable) based on the circumstances listed in the refund table in the statement of fees document

- The refund will be made directly to the account stated in the refund request or withdrawal form and the student is communicated about the same via an email.
- If the student is not eligible for any refund based on the circumstances stated in the refund table in the statement of fees, the student is informed of the same via an email/letter.
- Any refund given recorded in the Student Information System so that each student's financial status is known.
- The student has the right to appeal if they are not satisfied with the decision /outcome of the refund request

The following principles underpin this policy:

- Payment of all refunds made within 14 business days of application for refund, any delay due to circumstances may be communicated promptly.
- The written notice must be by completion of the application of refund or withdrawal form (requests for the document can be via email).
- There is no refund applicable when a client has commenced their course/unit.
- There is no refund for participants who do not obtain their qualification after completion
- We do not accept any liability for loss or damage suffered in the event of withdrawal from a course by a client.
- If we are unable to fulfil its service agreement with a student for any reason, we may refund the student's proportion of fees paid for services based on assessment of circumstances. In the first instance, will (where possible) provide an opportunity for the client to attend another scheduled course.
- If we cancel the delivery any time, clients do not have to apply for a refund, we will process the refunds automatically.

The following refund policy will apply:

- We reserve the right to retain the number of administration fees incurred
- We will provide a refund to the student within seven days of receipt of the "Application for Refund form".
- The application fee (GST inclusive) is not refundable

### Refunds

- We will make no refund of any fees if "Application for refund or withdrawal form" is received after the commencement of training or after the cooling off period or no commencement for an extended time if there is an acceptable reason.
- The Chief Executive Officer may exercise discretion in all situations if the student can demonstrate that extenuating or significant personal circumstance led to their withdrawal.
- In these cases, the student should be offered a credit toward the tuition fee in another scheduled program in-lieu for a refund.
- The Chief Executive Officer may also authorise a refund of tuition fees if the circumstances consent to in her/his opinion.
- Where refunds have approved the reimbursement, payment must be paid to the student within 14 working days from when they gave written notice to cancel their enrolment.
- Tuition refunds are to be paid via electronic funds transfer using the authorised bank account nominated by the student in the Refund Request Form.

### Protecting fees paid in advance

- We acknowledge that it is our responsibility for protecting students' fees in advance of their training and assessment services prior to course commencement. To meet our responsibilities, we may adopt the option to use the Tuition Protection service for fees paid in advance.

### Student complaints about Fees or Refunds

- Students who are unhappy with our arrangements for collecting and refunding tuition fees are entitled to complain. Complaints should occur as per our complaints policy and procedure

## Keeping Students Informed

To ensure the client understands the financial considerations of their enrolment, we undertake to provide the following fee information to each student before enrolment:

- the total amount of all fees including course fees, application fees, administration fees, materials fees and any other charges provided on the enrolment form, and letter of offer
- payment terms, including the timing and number of costs to be paid and any non-refundable deposit/administration fee.
- The nature of the guarantee given by our RTO to complete the training and assessment once the client commences study in their chosen qualification or course.
- The fees for additional services, including such items as the issuance of a replacement qualification testamur, re-assessment and the options available to students deemed not yet competent on completion of training and assessment.

## Our refund policy

The CEO/administrator/training manager

- Review the refund application and ensure that the client is eligible for a refund. Refer statement of fees
- If a refund is due, calculate the amount of refund due. All refunds paid in location of office currency
- Completed and Submitted "Refund Request Form".
- Approval of CEO
- Return the Completed "Refund Request Form" to relevant department for processing or/for filing

Refund of fees Due to Course Cancellation - The administrator/training manager approval for a refund

- Should a course be cancelled for any reason, identify all clients who have paid course fees for that particular course for any non-delivery.

If a refund is declined:

- Complete and send written notification to a client advising the refund has been declined and the reasons. Make a note in SMS or the client communication register, if any.
- File original completed "Refund Request Form" and all documentation on the client file.

## Records Management:

### Access & Equity

See Access & Equity Policy

### Records Management

All documentation from Refund processes is maintained per Records Management Policy. (See Records Management Policy)

## Forms

- Refunds Request or Withdrawal Form
- Complaints and Appeal Policy

## Register

Refunds Register

## Next Review date:

August 2026

## Monitoring and Improvement

All Refund practices monitored by the CEO and areas for improvement identified and actioned (See Continuous Improvement Policy)