

Fees & Refunds Policy and Procedure



Purpose

National College Australia, RTO ID 91000 are committed to providing quality training and operating in accordance with the applicable legislations as per the SRT0 2025 and 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 the students an 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 are subject for approval based on this policy. The terms and conditions of this policy apply to all students, whether they are waiting to commence or continuing studies or made a decision to withdraw.

SRT0 2025 Standard Reference

As per SRT0 2025 Standard 2.1 of the Quality Area 2 and Division 2 & 3 of the compliance requirements.

Who is Responsible

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

Fee Arrangements and Payments

NCA is entitled to charge students for the services provided undertaking a course of study. On recognition of an enrolment into the program, a candidate must pay a deposit. Deposits can be invoiced before starting the program and is payable before commencement of the training program.

Course fees include all administration, tuition, materials, uniforms and toolbox kits as required and as outlined below. Any optional materials that may be recommended but are not mandatory to complete the course are treated as additional charges. Course charges also include up to THREE attempts for completion of each re-assessment.

Participants who have difficulties paying by the due date are encouraged to contact administration to arrange an alternative payment plan option. See Statement of Fees - Appendix for more information on amount breakdowns, Fee Deposits and Payment plans.

NOTE: Payment made directly to any educational agents on behalf of NCA is NOT acceptable. NCA will not be responsible for any such payments made without approval and must be paid as mentioned below.

Fee Payment Arrangements

- Acceptable payment options include credit card, direct debit, and EFT remittance to accommodate clients' diverse financial situations or platforms such as PayPal, Afterpay etc., advised by the college.
- As Per the Standards for RTOs 2025, NCA adopts the follows to protect any fees paid in advance: No more than **\$1500** at any one given time as per Division 3 (18) of the compliance requirements
- Provision of Flexible payment arrangements/options are available as to individual circumstances.
- After successful completion, any testamur is issued within 30 days on the proviso of all fees paid in full
- In the event, instalment arrangements become overdue and remain unpaid for a period of over 14 days, NCA reserves the right to suspend the clients' learning or assessment (or both) until all payments are up to date.

NOTE: Cooling-off period of SEVEN working days applies before commencement of training for any refunds.

Protecting Fees Paid in Advance

- We acknowledge that it is our responsibility for protecting students' fees in advance for 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 raise a complain. Any Complaints should occur as per our complaints policy and procedure

Refund of Fees Due to Course Cancellation

- Should a course be cancelled for any reason, identify all clients who have paid course fees for that particular course for any non-delivery are subject to approval by the Training Manager/CEO.

Late Payment

Students who are suffering difficulty paying their fees can call our office to make alternative payment arrangements during their problem. Late payment fees may apply; see appendix for list of chargers and more details. Debt collection agencies may be engaged if invoices are past due dates.

NCA reserves the right to suspend the provision of training and other services whilst fees remain outstanding. Students with outstanding long-term accounts may be withdrawn from their course if payments have not been received and no alternate payment arrangements made.

Schedule of Fees

The (CEO) Chief Executive officer is accountable for approving the NCA Schedule of fees. As a minimum, the schedule of fees is to include:

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 during the enrolment
- the payment terms include the period of payments, number of costs to be paid, and any non-refundable deposits/administration fees involved.
- the nature of the guarantee given by NCA "to honour its commitment to deliver services and complete the training and assessment once the student has commenced study".
- NCA invoice is due on the day of commencement of training in most circumstances the commencement of qualification after enrolment is considered
- NCA reserves the right not to permit entry into the qualification until the deposits paid. No materials will be provided until deposits are paid and commencement of training
- the fees for additional services include issuance of a replacement qualification testamur, provision of additional re-assessments attempts or to the options available for the candidates deemed not yet competent upon completion of training and assessment under circumstances.

Additional Information

Enrolment is confirmed upon receipt of the minimum payment mentioned above with signed acceptance by the candidate. Once the registration is confirmed, the date of enrolment is communicated. Please refer to our website for more information or email us at Admin@nca.edu.au.

Our Refund Policy

NCA is 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, during Enrolment enquiry and before Acceptance of Enrolment 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.

Role of the CEO/Director/Training Manager

- Refund to be as per the Approval of CEO/Director
- If a refund is due, calculate the amount of refund due. All refunds paid in local currency or delivery location
- Review the refund application based on the circumstances and ensure that the client is eligible for a refund. See Appendix 2 – Statement of fees document for detailed breakdown information
- Verify the Completed and Submitted "Refund (Cancellation & Withdrawal) Form".
- Return the Completed "Refund (Cancellation & Withdrawal) Form" to relevant department for processing or/for filing

General Guidelines

The following refund policy will apply:

- NCA reserves the right to retain the amount of any agent or success fees incurred
- The refundable amount will be of tuition fees paid less agent or success fees, and administration fees if the refund application form is received before the program's commencement.
- The refundable amount will be for the deposit of total tuition fees paid and materials unless provided and returned in a non-usable condition less administration fee and agent or success fees (if any)
- Any Refund application requests must be submitted in writing using applicable NCA forms
- The refund will be made directly to the account stated by a candidate and the same 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 must be informed about the decision via an email/letter.
- Any refund reimbursed is recorded in the Student Information System so that each student's enrolment status is known.
- The student has the right to appeal if they are not satisfied with the decision /outcome of the refund request

Procedure

The following Procedures will apply:

- Refunds must be requested in writing either to the designated Training Manager of the RTO or to the CEO
- The refund process reflects our commitment to students' administrative resources consumed in various stages.
- 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 training program attended by the student.

- Our RTO training manager or CEO will process refund requests and arrange payment within 14 business days once approved.
- All advanced payments held in a nominated bank account by us until the course start date allow prompt settlement of refund requests
- Any refunds made will be based to the location of delivery or the office approving the refund
- 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.

Refunds

The following principles underpin this policy:

- 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 for a refund approval.
- The Chief Executive Officer may authorise a refund of tuition fees if the circumstances consent to in her/his opinion.
- There is no refund applicable when a client has commenced their course/unit or has change of mind after commencement
- There is no refund for participants who do not obtain their qualification after completion
- No refund shall be processed upon Commencement of training or after the cooling off period (SEVEN Days) or if “Application for Refund (Cancellation & Withdrawal) Form” is received after the commencement of training or if there is no commencement for an extended time without an acceptable reason or communication.
- We do not accept any liability for loss or damage suffered in the event of withdrawal from a course by a client.
- The written notice must be by the completion of the refund application (requests for the document can be via email).
- Payment for approved refunds will be made within 14 business days of application for refund and cancellation of a qualification is provided in written and delay in reimbursement due to any circumstances may be communicated promptly.
- Reimbursement Tuition refunds are to be paid via electronic funds transfer using the authorised bank account nominated by the student is to be requested once a refund is approved for processing
- 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.
- In these cases, the student should be offered a credit toward the tuition fee in another scheduled program in-lieu for an applicable refund.

No refunds

The following principles underpin **If a refund is declined:**

- Complete the withdrawal or Cancellation of Enrolment and send written notification to a client advising the refund has been declined and the reasons. Make a note in SMS or in the client communication register, if any.
- Once a decision is made file the completed “Refund (Cancellation & Withdrawal) Form” and all documentation in the client file.

Statement of Fees

Statement of Fees: APPENDIX

All students are responsible for keeping a copy of the written agreements and receipts of any payment of tuition and non-tuition fees. Students can pay tuition fees in monthly or weekly instalments or as advised.

Material costs are subject to change at the time of purchasing the resources. Notification of all fees is as per the information provided at the time of enrolment.

Note: Certificates or SOAs will not be issued until payment made and if a registered USI is not provided. Information about Fee for each qualification can be referred in Appendix 1 - Statement of Fees (must be requested if required) or visit website for more information

APPENDIX 2 - OTHER APPLICABLE FEES	
Initial Deposit	A maximum of \$1500 to the total course
Instalment Plan Fee	Initial Payment of \$700 followed by remaining payments and Additional 10% of the total fee amount or the promotional offer amount
Enrolment Administration Fees	\$350.00
Course Extension Fees	Additional \$500 will be payable if the course extension is requested without a valid reason supported by necessary evidences, additional penalties may apply based on circumstances
Replacement of Text or Learning Material	At cost of the material
RPL Fees	\$250 per unit or based on approval
Replacement of Certificate or SOA	\$100 for replacement
Late Payment Fee	Late payment fees of up to \$150 accumulating over 14 working days per instalments.
Change of Course Fee	\$350 for change into alternative course, please note any prerequisites (if apply) may apply
Course variation fee / Deferment	\$250
Unit re-learning / Re-Enrolment Fee	To be advised at the time of re-enrolment based on a candidate Circumstances, not exceeding the previously paid amount
Re-assessment Fee	THREE attempts are free of charge. The student additional re-assessment after the Three attempts would be at the cost of \$150 per unit and any attempts or as advised by the Training Manager
Academic Misconduct	One warning provided Free of Charge. May result in Course Cancellation for Academic Misconduct. No Fee is Refundable

Privacy

NCA collects information solely to operate as a Registered Training Organisation under the Australian Qualifications Framework and NVETR Act. The information provided by students to NCA may be made available to Commonwealth and State agencies as per the state or territory privacy laws under the Student Identifiers Act 2014 and Privacy Act 1988.

The Australian Qualifications Framework and NCVET may require students to access information such as personal details, contact details, and course enrolment details held by NCA and request corrections if incorrect or out of date.

Records Management

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

Policy

- Access & Equity Policy
- Complaints and Appeal Policy

Monitoring and Improvement

All Refund practices monitored by the CEO or Director of NCA and based on areas for improvement identified to be actioned (See Continuous Improvement Policy).

Forms

- NCA Cancellation & Withdrawal Form

Register

Refunds Register

Next Review date:

January 2027

◆ End of Document ◆