

FEES AND REFUND POLICY

Version No.	V5.1
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POLICY

To standardise how fees are managed and communicated to learners, employers and staff.

National College Australia will do its utmost to ensure that all courses run as publicised; however, in some cases low enrolment numbers do not make a course viable and we may have to cancel it. In the event that a course is cancelled, all fees will be fully refunded.

Please note this does not include any outlays purchased of the learners own accord to do the course.

SCOPE

This policy applies to all learners of National College Australia ("the College"), and personnel in relation to the fees and charges for products and services offered by National College Australia.

RELEVANT LEGISLATION

National College Australia complies with the relevant Standards for Registered Training Organisations (RTO) 2015, specifically clause 5.3.

RESPONSIBILITIES

- The Principal Executive Officer is responsible for the final approval of any refund requests.
- The Client Services Coordinator is responsible for ensuring learners have provided appropriate supporting evidence in the event of a claim for a refund.
- The Accountant is to ensure any fees paid in advance in accordance to Clause 7.3 of the Standards for Registered Training Organisations 2015.

KEEPING LEARNERS INFORMED

To ensure that learners are well informed of the financial considerations of their enrolment, National College Australia undertakes to provide the following fee information to each learner prior to enrolment:

- the total amount of all fees including course fees, administration fees, materials fees and any other charges;
- payment terms, including the timing and amount of fees to be paid and any non-refundable deposit/administration fee;
- the fees and charges for additional services, including such items as issuance of a replacement qualification and the options available to learners who are deemed not yet competent on completion of training and assessment; and
- the College's fees and refund policy.

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COURSE FEES AND CHARGES

National College Australia charges fees for participation in accredited training and assessment for Australian Qualifications Framework (AQF) qualifications. All fees and charges are published on National College Australia's website, and in relevant marketing material.

On successful completion of all required assessments, and full payment of course fees, National College Australia will issue the appropriate certification. Course fees **do not** include the cost of postage of any completed assessments and/or other material to the college. In addition, the cost of any additional resources (other than prescribed) the learner is required to purchase for the course.

TERMS AND CONDITIONS OF PAYMENT

Fees are payable when the learner has received confirmation of enrolment. Fees must be paid in full within 14 days of receiving an invoice from the College. Fees will vary for different courses. For a full list of current fees and charges please refer to the National College Australia's schedule of fees and charges, located on the website.

REFUND AND CANCELLATION POLICY

Overview

National College Australia's Refund and Cancellation Policy covers how REFUND and CANCELLATION fees are calculated and assessed for eligibility.

1. Full Refund Eligibility

If a course has been cancelled because the College is unable to provide the service or a suitable alternative, a FULL refund will be issued to the payer.

2. Partial Refund Eligibility

If you change your mind within 10 calendar days from the date of the enrolment, you may apply for cancellation:

- If you have paid in full, you will be issued a refund less an administration fee of \$250. Please note, the refund only applies to course tuition fees, it does not include the cost of any course materials or postage charges.
- If you have a payment plan, the plan will be cancelled; however, a \$250 cancellation fee will apply. Any deposit paid will be included in the cancellation fee. The College will either deduct your account to make up for the \$250 cancellation fee or invoice you if there are insufficient funds in your account.
- Applications for cancellations must be made using the *Application for Enrolment Cancellation Form* by the 10th calendar day after the confirmation of enrolment email was

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sent to the Learner. Client Services will check the application before approval. Client Services will update the system and forward the form to Finance for processing.

- Refunds will be processed within 14 days of Cancellation, and approval from the Principal Executive Officer.

3. No Refund Policy

A no-refund policy applies for change of mind or a change in personal circumstances, from the 11th calendar day from the date of the enrolment:

- If you have paid in full, **a refund will not be issued**, OR
- If you have a payment plan, **the plan will not be cancelled** and direct debit payments will continue to be made until all payments have been finished.

However, to help if you are outside of the cooling off period, you will be offered the choice of **one transfer** into another course (for each enrolment):

- If you choose to transfer into a course of greater value, a \$150 Course Transfer Fee will apply plus the difference.
- If you choose a course that is of equal value, a \$150 Course Transfer Fee will also apply plus the additional cost of the new set of course materials, which will vary depending on the course you choose.
- If you choose a course of lesser value, a \$150 Course Transfer Fee will apply. Part refunds are not available for courses of lesser value.
- Please note if you choose to have the materials posted to you, an additional \$99 postage fee will apply.

How payments will be handled for course transfers:

- If you paid upfront for the first course and choose to pay the difference upfront as well, you will be invoiced the difference plus the \$150. The upfront discount does not apply.
- If you paid upfront for the first course but choose to pay the difference as a payment plan, a payment plan will be created of the difference plus the \$150. The duration of the payment plan will depend on the duration of the new course into which you will be transferring.
- If you signed up for a payment plan and wish to continue as a payment plan, the difference plus the \$150 will be added to the remaining number of payments in your plan.

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4. Other:

- In the event that National College Australia solicits the client, through a telemarketer or a non-National College Australia salesperson, a 10 day cooling off period will apply without penalty.
- Short courses – please refer to the enrolment form provided for short course cancellation terms and fees.

OTHER FEES

- **Course Material Fee:**
The College gives you access to online learning and assessment materials as part of the course fee. If you prefer to study using books in print, we can arrange to have workbooks delivered to you for an additional charge. Each course has a separate fee for additional course materials, which includes postage and handling. A Course Advisor will be able to give you the price for each course.
- **Rollover Fee - \$275**
The maximum length of time a fee paying enrolment can remain active is 3 years from the date of enrolment into the course of study. A \$275 administration fee will be charged if the course goes into a second year and another \$275 for the third year. After the third year period, an enrolment will automatically be terminated if the course has not been completed.
- **Upgrade Fee - \$110**
A fee will be charged if you decide to upgrade your qualification from an older version to the most current one.
- **Mapping Fee - \$50**
This fee is charged when units studied at another registered training organisation are mapped to one of our qualifications. This is a non-refundable fee and can't be deducted off the per-unit fee.
- **Certificate Replacement Fee - \$50**
This fee is charged if you need a new replacement certificate printed.
- **RPL Application Fee - \$45**
This is a non-refundable fee charged for an initial eligibility assessment.
- **Gap Training - \$199 per unit**
This fee is charged per unit for any further training you may need to attain the full qualification, after receiving RPL for part of a qualification.

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ENROLMENT TERMINATION POLICY

Fee paying enrolments

The College will keep an enrolment active up to three (3) years unless a learner formally applies for the cancellation of their enrolment. The College charges a rollover administration fee, if the course goes into the second and third year. If a learner has not completed their qualification within three (3) years from the date of enrolment, and/or does not pay the administration fee, within 14 days, the College reserves the right to de-activate the enrolment.

GOVERNMENT FUNDED ENROLMENTS

In the case of government funded courses, the College applies more stringent termination policies to ensure that the right people are benefiting from funding opportunities.

NCA has a termination policy for learners who enrol but don't strive to progress with the course.

Learners who have been enrolled under concession are required to complete their Induction with their trainer within 3 days from their enrolment, and notification of enrolment.

Furthermore, learners who do not progress according to their *Course Delivery and Assessment Plan* or fail to submit assessment for *4 - 6 consecutive weeks* from the enrolment date, will be contacted by Client Services to discuss any issues and provide support.

Failure to comply with the above policy may result in cancellation of enrolment.

COURSE MATERIALS

The College is not responsible for the outlay of any resources of materials purchased for a full fee paying course, unless there has been prior agreement with the College. The full fee paying learner may purchase workbooks for an additional cost. The course material provided shall become the learner's property.

However, the content of the course materials, including copyright and all other such intellectual property rights contained therein, remain the property of the College or a nominated third party.

Learners may not reproduce any part of the course materials without the prior written consent of the College.

Learners who require replacement of issued text or training workbooks will be liable for additional charges to cover the cost of replacement. For a full list of replacement charges please refer to the College's schedule of fees and charges.

National College Australia will incur the costs of materials for Government Funded courses.

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FEES PAID IN ADVANCE

Where National College Australia 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), National College Australia will meet the requirements set out in the Requirements for Fee Protection in the Standards for Registered Training Organisations (RTO) 2015, Schedule 6.

Where National College Australia is collecting more than \$1500 in prepaid fees from any learner, retain evidence to show how any fees above the threshold prepaid fee amount are protected in the form of:

- Confirmation of current membership in an approved Tuition Assurance Schemes (TAS) that includes all of the relevant courses and delivery locations.

GOVERNMENT FUNDED COURSES

Where applicable, enrolment fees paid for government funded courses are non-refundable subject to the requirements in the Government contract:

- NSW – Smart and Skilled
- TAS – Skills Tasmania

Forms to be completed:

Form Name	When is this form to be used	Actions on Payments
Application for Enrolment Cancellation Form	When a learner is withdrawing from a course within 10 calendar days from enrolment	Application will be considered by PEO

COLLEGE POLICIES

Your ongoing enrolment in a program will be subject to your adherence to the College's policies and procedures set out in the Learner Handbook. The Handbook will be given to you as part of your induction package or you may download a copy from the website:

www.nationalcollege.edu.au

POLICE CHECKS

Some programs may require a mandatory police check, which may be charged to the participant.

The College may make changes to policies and procedures as reasonably required. You will be advised in writing of any changes that may affect your enrolment.

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DEFINITIONS

- **Account** means the account held at your financial institution from which we are authorised to arrange for funds to be debited.
- **Agreement** means this form deemed as a service agreement between you and us.
- **Banking day** means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.
- **Us, we or the College** means National College Australia Pty Ltd.
- **You** means the person whose name has been given in the payment section of this form.
- **Personal loan** refers to a loan that creates customer credit that is approved for personal use; usually unsecured and based on the borrower's ability to pay
- **Repayment** refers to the agreed amount that will be paid back to pay the loan
- **Interest** is the rate paid for the repayment of a debt
- **Asset** is an item owned by you regarded as having value and available to meet debts
- **Income** refers to money received for work or through investments

RELATED DOCUMENTS

- Learner Handbook
- Application for Enrolment Cancellation Form

VERSION HISTORY

Date	Document Version	Document Revision History	Author/Reviser
30.8.2016	V4.0	Template and content revised	Quality Coordinator
30.5.17	V5.0	Refund and cancellation terms revised	Quality Coordinator
7.6.17	V5.1	Edit made to course material fees	Quality Coordinator
3.7.17	V5.2	Job titles amended	Q&C Manager