



## RTO Learner Fees and Refund Policy

<b>Policy Category:</b>	RTO Operational Policy
<b>Policy Number: 2.013</b>	<b>Date written:</b> January 2005
<b>Related Governance / Enabling Policies:</b>	<i>Financial Management Policy, Legislative Compliance Policy, Business Planning Policy</i>
<b>Related Standards:</b>	Standards for Registered Training Organisations (RTOs) 2015 <ul style="list-style-type: none"> <li>- Standard 3.3</li> <li>- Standard 5.3</li> <li>- Standard 7.3</li> </ul> Schedule 6
<b>Related Legislation:</b>	<i>National Vocational Education and Training Regulator Act 2011. Higher Education Support Act 2003</i>
<b>Person(s) Responsible for Policy:</b>	CEO Commercial Manager Manager RTO

### Purpose

This policy exists to ensure that Gowrie Victoria, through a commitment to sound financial practices and procedures, can demonstrate compliance with all the requirements for a Registered Training Organisation (RTO) and VET FEE-HELP approved provider.

Gowrie Victoria is committed to ethical financial management systems and practices and these include a fair and reasonable approach to the refund of fees to learners enrolled in nationally recognised training courses.

### Principles

Gowrie Victoria accounts will be certified, annually, by a qualified accountant with membership of the CPAA or the ICAA, and on request this audit report will be made available to the State or Territory body that has registered the organisation as per Finance Management Policy.

Accounting will be according to standard accounting practices. Learner fees will be a separate item in the income column. Fee-for-service income will be in a separate income and expenditure column.

Gowrie Victoria provides the Higher Education and Skills Group (HESG) with a formal assurance that it has sound financial management standards for matters related to its scope of registration and scale of operations.

Gowrie Victoria ensures that all fees, charges and refunds for all courses funded by the State and Federal Governments will be subject to the conditions set out in the VET Funding Contract, Ministerial guidelines on fees and charges and associated documents.

Gowrie Victoria ensures that all claims for the delivery of Victorian government funded training are to be made regularly to HESG by lodgement of training activity reports on the Skills Victoria Training System (SVTS).

Gowrie Victoria ensures that when an error occurs in the lodgement of a claim via the SVTS, the hours incorrectly charged are corrected and submitted through SVTS as soon as the error is detected.

Gowrie Victoria ensures that all claims for training delivered under the VET STUDENT LOAN scheme are regularly reported to the department using the Education Portal HEIMS online.

Financial Systems are documented and implemented to protect fees paid in advance that exceed \$1,500, including a bank guarantee that has been taken out with the Commonwealth Bank of Australia.

If fees are not paid by their due date, the Debt Recovery Procedure will be implemented.

The Manager Adult Learning, with direct access to the CEO, will be designated as the person who has the defined responsibility and authority to:

- Ensure that Gowrie Victoria complies with its financial management policies across all RTO operations.
- Monitor and report on the RTO's compliance with financial management policies and procedures for the purpose of review and improvement.
- When requested, provide HESG with a formal assurance that Gowrie Victoria has sound financial management standards for matters related to its Scope of Registration.
- Ensure that all courses funded by the State Government through HESG, and other government funded programs, will have fees, charges and refunds subject to the conditions set out in the relevant performance agreement.
- Ensure that all claims for payment for the delivery of government funded training are to be made monthly by the lodgement of activity reports via the SVTS.
- Ensure that where an error has occurred in the lodgement of a claim via SVTS, the hours incorrectly charged are corrected as soon as the error is detected.
- Gowrie Victoria will document and implement systems to protect fees paid in advance, and will have fair and reasonable refund policies.

## **All learners**

This section is applicable to all learners enrolled in a qualification with Gowrie Victoria, regardless of whether or not they are accessing VET Student Loan for all or some of their course.

### **Non-Tuition / Administration Fee**

Learners will be charged a non-refundable administration fee current at time of enrolment, covering resources, learner support services and amenities. The fee is payable before the commencement of the course. If fees are increased between time of enrolment and commencement of training the learner will not be expected to pay the new fees, and will only be charged fees current at time of enrolment, as long as the learner commences training within six months of enrolling.

A prospective learner will be charged the administration fees quoted at the enquiry stage provided they enroll within one month of enquiring.

### **Tuition Fees**

A learner will be charged the tuition fees quoted at the enquiry stage, provided they commence within six months of enrolling in the course they enrolled in at the enquiry stage.

If tuition fees are increased after a learner has commenced training (for example if a unit in a qualification is transitioned, superseded or replaced), learners will be notified of the change but will not be expected to pay additional fees if the overall course fees have increased as a result of the change. If the course fees decrease, learners may be entitled to a refund.

### **Payment options**

Gowrie Victoria accepts payment via BPAY to biller code 939348.

### **Cooling-off period**

Gowrie Victoria offers a 2 business day cooling-off period for all learners. A refund will be granted for any learners who have enrolled into a qualification/units and have paid the administration fee provided that the learner has not commenced the qualification/units they have enrolled into. If the learner has received any resources (such as headphones or textbooks) prior to the commencement of their qualification/units and has decided to cancel their enrolment, they must return the resources in the condition that was given to them, otherwise they will be charged for the resources given to them at time of enrolment.

## **Deferrals, Cancellations, and Withdrawals**

Learners who wish to defer, cancel or withdraw from training are required to notify the Compliance Coordinator at Gowrie Victoria in writing.

### **Attention:**

**Nicole Hochuli, Compliance Coordinator**  
36 Newry Street,  
Carlton North, VIC 3054

Deferments, cancellations or withdrawals will only be processed:

- upon receipt of written confirmation from the learner or a person authorised by the learner to do so on their behalf; or
- if there has been no contact from the learner after 2 weeks of a withdrawal letter being sent to them by Gowrie Victoria.

### **Cancellation/withdrawal/deferral by Gowrie Victoria**

If training is cancelled by Gowrie Victoria at any time during the period of the learner's enrolment, the learner tuition contribution or the pro-rata portion of any tuition fee that have not been used in the training prior to the date of cancellation will be refunded. Learners will incur a liability to pay all fees attributed to any units opened and successfully completed during their enrolment prior to cancellation or withdrawal by Gowrie Victoria.

Gowrie Victoria has the right to:

- arrange a substitute trainer or assessor in the event of sickness/emergency of advertised trainer/assessor
- reschedule any session in the event of unforeseeable circumstances
- exclude a learner from a session where the learner is offensive or disruptive
- exclude a learner from future training after two formal warnings for offensive or disruptive behavior
- suspend, cancel or withdraw enrolment of a learner from participation in the course if fees are in arrears
- withhold issuing of a completion letter, statement of attainment or certificate if fees are not paid in accordance with the negotiated schedule, when the fees are not paid by the completion of training or when a learner does not have a Unique Student Identifier.

### **Withdrawal/deferral by learner**

Learners are eligible for a refund if they withdraw/defer prior to commencement of a cluster of units (except for the non-refundable administration fee) and have paid for those clusters in advance.

Learners who withdraw/defer from the course after training has commenced may be eligible for a partial refund, based on the amount of training they have completed to date.

Exemptions may apply and are up to the discretion of the Manager RTO.

Gowrie Victoria may, at its discretion, grant refunds in other circumstances or of greater amounts.

*Refunds are not applicable outside the above circumstances.*

### **Payment of Refunds**

Where applicable, refunds will be paid within 30 days of the learner requesting to withdraw/cancel/defer from their course, provided that their bank details have been supplied to the Compliance Coordinator.

*Payment of refunds may be delayed if the learner has not provided sufficient evidence in order for Gowrie Victoria to process the deferment or withdrawal.*

### **Transfer of enrolment**

Learners are permitted one transfer, either to different qualification or to another group within the same qualification, and approval of transfer and associated details is up to the discretion of Gowrie Victoria. Additional enrolment paperwork may be required. The transfer will only be processed once all documentation has been received.

Eligibility for government subsidised funding will be reassessed for learners wishing to transfer to a different qualification, and the learner will be required to complete the relevant forms prior to transfer.

A \$200 transfer fee is required if the transfer is initiated and requested by the learner.

The transfer fee may be waived if the transfer is recommended by Gowrie Victoria. Waiver of the transfer fee is

decided on an individual basis and is up to the discretion of Gowrie Victoria.

### **Recommencement of training**

Learners who recommence training within 12 months of their deferral will not be charged additional fees upon recommencement.

Learners who recommence after 12 months of their deferral will be charged the fees current at time of recommencement. Eligibility for government subsidised funding will be reassessed prior to recommencement to ensure the learner meets all requirements current at time of recommencement.

### **Provision of services**

Learners are expected to have paid the agreed fees before services are offered to them. Gowrie Victoria has the right to withhold training or assessment services to learners if fees are not paid, including withholding the issuance of certificates, statements of attainments, and letters of completion. A 30 day grace period applies for learners who have not paid for units already delivered to them. If payments owing are not made within 30 days of the due date, assessment visits will be postponed until payments are up-to-date. Learners may negotiate payment terms with the Compliance Coordinator; if in hardship, payment terms other than agreed payment plans must be approved by the Manager Adult Learning.

### **Third party payments**

Learners may elect a third party to pay for their course fees if written authorisation has been obtained by Gowrie Victoria prior to commencement of training.

Third parties will be informed of any changes to the learner's enrolment that effect fee payments. This includes being informed of refunds owing to them if the learner defers or withdraws from their training.

Third parties include employers, schools, parents, Job Service Providers, or other referring agencies.

### **Learners accessing VET Student Loan**

This section is applicable to learners who are Australian citizens or humanitarian visa holders (who are resident in Australia for the duration of the VET unit of study) enrolled in a VET Student Loan approved qualification or units of study offered by Gowrie Victoria.

### **Provision of services**

In the event of a learner withdrawing from a VET unit of study on or before the census date for that unit of study:

- Tuition fees paid, with the exception of the non-refundable amenities fee, for that unit will be refunded to the learner; and
- The learner will not incur a VET Student Loan debt.

In the event of a learner withdrawing from a VET unit of study after the census date for that unit of study:

- No refund is applicable; and/or
- The student will incur a VET Student Loan debt.

### **Payment of Refunds**

Where applicable, refunds will be paid within 30 days of the census date of the VET Student Loan unit of study, in which the withdrawal applies.

### **Re-Credit**

A learner may apply, in writing, to have their VET Student Loan balance re-credited under special circumstances that:

- are beyond the person's control, and
- do not make their full impact on the person until on or after the census date for the unit of study in question, and
- make it impracticable for the person to complete the requirements for the unit in the period during which the person undertook, or was to undertake, the unit of study.

A learner may make an application to have his or her FEE-HELP balance re-credited within 12 months of the withdrawal date for a unit of study or, if the learner has not withdrawn, within 12 months of the end of the period in which the unit of study was to be undertaken. This 12 month period may be extended at the discretion of the Curriculum Coordinator on the grounds that it was not possible to apply during the period.

The person making the initial decision for a request to re-credit a FEE-HELP balance is the Compliance Coordinator of the Registered Training Organisation (RTO).

Applications should be made in writing, addressed to the designated officer:

**Attention:**  
**Nicole Hochuli, Compliance Coordinator**  
Gowrie Victoria  
36 Newry Street  
Carlton North, VIC 3054

## **Procedure**

### **1 Re-Credit of a learner's FEE-HELP Balance**

- 1.1 Each application for re-credit of a student's FEE-HELP balance will be considered on its merits together with all supporting documentation that aims to give proof to the special circumstances claim.
- 1.2 The RTO Manager is the officer responsible for the initial review and decision of a special circumstances claim.
- 1.3 A person must write to the RTO (refer to detail on page 1) within 12 months of the withdrawal date or within 12 months of the published completion date of a unit of study.
- 1.3 Gowrie Victoria (Curriculum Coordinator) has absolute discretion to waive this requirement, where it may be satisfied that it was not possible for the application to be made within the specified 12 month period. Additional supporting documentation will be required to substantiate such a claim.
- 1.5 The application for re-crediting a FEE-HELP balance must include details of the:
  - Unit(s) of study for which a person is seeking to have a FEE-HELP balance re-credited, and
  - Details of special circumstances, including supporting documentation that aims to give proof to their claim; and
  - The student's name, address and contact details
- 1.6 Gowrie Victoria will consider each application within 30 days of the date of receipt of the application. It will consider each request to re-credit a FEE-HELP balance in accordance with the requirements of Schedule 1A of the Act.

Applicants will be notified in writing of the decision within 30 days of the date of receipt of the claim.

### **2.0 Review of Decision**

- 2.1 Where Gowrie Victoria's decision is NOT to re-credit a learner's balance, that decision may be subject to review.
- 2.2 If a learner is not satisfied with the initial decision of Gowrie Victoria, the person may apply, within 28 days of the date of the original decision, for a review of the initial decision.

The application of review must:

- Be made within 28 days of the date of original decision;
- Include the date of the original decision;
- State fully the reasons a review is requested; and
- Include any additional and relevant evidence.

## **Procedure**

- 2.3 The Manager Adult Learning is the designated Review Officer of any decisions relating to a review of a request for re-crediting of a balance. Applications should be made in writing, marked:

**Attention:**  
**Michele Haywood, Manager Adult Learning**  
Gowrie Victoria  
36 Newry Street  
Carlton North, VIC 3054

The Review Officer is senior to the designated officer responsible for the original decision and is not involved in making the original decision.

2.4 The Review Officer will:

Acknowledge receipt of the application for review and a decision will be made to the student in writing. This letter will state that if the designated Review Officer has not advised the student of a decision within 45 days, then this constitutes that the Review Officer confirms the original decision.

2.5 The student will be notified of their review rights and responsibilities in writing at the time of an application for re-credit of VET Student loan balance (or part thereof). The Manager Adult Learning will include this information in their response to the student as part of the initial decision. If applicable, the Review officer (CEO will include this information in their acknowledge of a request for review and / or in their revised decision.)

Students will be advised the following:

*If you are not satisfied with the outcome of your application for re-credit of a FEE-HELP balance (or part thereof and have applied for a review of the decision and remain unsatisfied, you can apply to the Administrative Appeals Tribunal (AAT).)*

*Details of the application process and fees are on the AAT's website: www.aat.gov.au. An application fee may have to be paid. The full fee is approximately \$860. In certain circumstances, this fee can be reduced. Your application cannot proceed until you pay the application fee. The AAT may dismiss your application if you do not pay the application fee within six weeks of lodging your application.*

*For full details about fees, fee waiver applications and timing, refer to the above website.*

2.6 Details of AAT office:

**Administrative Appeals Tribunal**  
Level 16, HWT Tower, Southgate 40  
City Road  
Southbank VIC 3006  
Telephone (03) 9282 8444

The Secretary of The Australian Government's, Department of Education (the Department), or the Secretary's delegate, will be the respondent (other party) for cases that are brought before the AAT. Upon The Department's receipt of a notification from the AAT, The Department will notify Gowrie Victoria that an appeal has been lodged.

**Related Documents/Forms:**

RTO Learner Fees and Refund Procedure  
RTO Debt Recovery Procedure  
RTO Payment Procedure  
RTO End-of-Month Finance Audit Procedure  
RTO Appeals Procedure  
RTO Appeals Policy (Learner Handbook)  
  
Finance Policies

**Location:**

R:\NRT\Procedures & Guides\RTO Finance  
R:\NRT\Procedures & Guides\RTO Finance  
R:\NRT\Procedures & Guides\RTO Finance  
R:\NRT\Procedures & Guides\RTO Finance  
R:\NRT\Procedures & Guides\RTO Finance  
R:\NRT\Student & Services Handbooks & Reference Guides  
S:\ORGANISATION POLICIES AND PROCEDURES\3. CURRENT POLICIES\6.400 Finance Policies

**It is the responsibility of each employee, or those mentioned within the policy scope, to ensure that they are aware of changes and updates to policies. All employees must ensure that they have the most current version of a policy. Please refer to the electronic policy for the most current version.**

**Employee acceptance of and agreement with Policy content and conditions:**

**Name: Signature: Date:**

**Human Resource/ Manager witness:**

**Name: Signature: Date:**

<b>Date</b>	<b>Version</b>	<b>Author</b>	<b>Revision Description</b>
2005	1	Policy Committee	New policy
2007	2	CEO. Policy Officer	Annual Review
2008	3	CEO, Policy Officer	Annual Review
2009	4	GM Strategic Operations	Annual Review
2012	4.1	Manager NRT Training Compliance Coordinator	Policy reviewed to ensure compliance with Standards for NVR Registered Training Organisations 2011
Mar 2013	5	CEO Policy Officer	Policy Review
Oct 2015	6	CEO Policy Officer Manager RTO Enquiry & Enrolment Officer Compliance Coordinator	<i>2.013 Student Fees [Nationally Recognised Training] Policy V5 and 2.014 Refunds [Nationally Recognised Training] Policy V4</i> revised and incorporated into one document
Nov 2015	7	Learner Enquiry, Records and Enrolment Officer	Addition of VET FEE-HELP requirements
Jan 2016	8	Academic Records Officer	Policy Review
May 2016	9	Manager RTO Compliance Coordinator	Policy Review and Refund process amended
June 2017	10	Compliance Coordinator	Policy Review, change VET FEE-HELP to VET Student Loan

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Version: 10 Date issued: June 2017

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