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DOCUMENTS : Fee Refund Form
Complaints & Appeals Report Form
Complaints & Appeals Register

REFERENCES : All SGAE Policy
Skills First 2018 Guidelines
VET Quality Framework
Standards for Registered Training Organisations (RTOs) 2015 Cwlth.
National Vocational Education and Training Regulator Act 2011
Requirements for Fee Protection in Schedule 6 of Standards for VET
Registered Training Organisations 2015
Competition and Consumer Act 2010

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EXECUTIVE OFFICER

CONTENTS

PURPOSE	3
DEFINITIONS	3
POLICY	3
SCOPE	3
ACCESS	3
PROCEDURE	3
Fee Protection	3
Administration Fee – Fee for Service	4
Deposit	4
Fee Payment	4
Special Circumstances	4
Payment Facilities	4
Refunds	5
Inability to Commence Course	5
Early Departure	5
Student Cancellation	5
SGAE Cancellation	5
How to Claim a Refund	6
Payment of Refund	6
Refund Statement	6
Replacement Parchments/Testamurs	6
PRIORITY OF PLACES	6
INTERNAL REFUND PROCEDURE	6
RESPONSIBILITIES	7
Executive Officer	7
Training Executive	7
Finance Officer	7
Administration Officer	7
Employees	7
Students	8
APPLICABLE STANDARDS	8

PURPOSE

The purpose of this policy is to ensure that students and staff are fully aware:

- of the way in which student fees and refunds are to be handled and
- that all financial transactions with students are fair and transparent.

DEFINITIONS

Fees paid in advance	These are fees that student pays prior to the monies being applied to tuition or expended in materials.
Trust Account	This is a bank account that is separate to SGAE's daily operating bank account and that holds fees paid in advance until they are expended.

POLICY

It is the policy of SGAE to have fair and reasonable financial dealings with all clients and in particular students.

It is the policy of SGAE to ensure that student fees paid in advance are protected through

- not collecting fees in advance of more than \$1500.00;
- ensuring our website 'shopping cart' does not accept more than \$1500.00;
- placing fees paid in advance into a Trust Account until the fees are expended.

SCOPE

This policy covers all students in all courses and programs conducted by SGAE.

All fees and refunds for courses and programs negotiated with employers and enterprise clients will be covered by a Memorandum of Agreement.

ACCESS

All SGAE students have equitable access to all SGAE supports and facilities including fair and transparent financial transactions.

PROCEDURE

Fee Protection

SGAE does not collect fees in advance of more than \$1500.00.

Where a student enrolls on-line via a 'shopping cart' system SGAE will ensure that the system does not allow students to prepay more than the maximum \$1500.00.

Prepaid fees are allocated to a Trust Account until the fees used.

Administration Fee – Fee for Service

A non-refundable Administration Fee is payable by all fee for service students on submission of their application for enrolment.

Where a student can evidence compassionate or compelling circumstances SGAE will consider refund of the Administration Fee.

Deposit

Course deposit for all other programs is to be paid upon acceptance of placement for a program.

The deposit will generally be 10% of the total course cost or 10% of the balance of a course that is subsidised.

The deposit is deducted from the total fees payable and is refundable in the event of an approved cancellation.

Fee Payment

Fees for courses of \$500 or less are to be paid in full a minimum of 7 days prior to commencement, unless a payment plan has been agreed on prior to this time.

Timing of payment for fees for all other courses will be advised within the course information package and will be dependent upon a number of issues such as but not limited to:

- Total course cost;
- Course duration;

Default of payment may result in the student being suspended from the next unit(s) if they do not negotiate a payment plan with SGAE.

Special Circumstances

In special circumstances where evidence is provided SGAE may negotiate a flexible payment option for students in need. A payment plan will be documented and an invoice provided.

Payment Facilities

Payment may be made by cash, credit card, electronic funds transfer and/or direct debit arrangements.

Payment will be considered to have been received once funds have cleared SGAE's bank account.

Formal acknowledgement of receipt of payment will be provided to the student within 7 days of funds clearing.

Refunds

Inability to Commence Course

If unable to attend a course students are entitled to either:

- Nominate a suitable substitute attendee to the course;

or

- On one occasion only, where due notice of 14 days has been given where practicable, to defer participation to the next commencement of the same course.

Early Departure

Where a student wishes or needs to exit a course early they are required to:

- advise SGAE in writing within 5 working days of their last attendance;
- complete a Refund Request available from SGAE Reception or from our website www.sgae.vic.edu.au

If a student exits a course prior to completion of the course they will be refunded the amount of money that was paid in advance less the cost of tuition delivered and materials expended to the date of departure.

A refund statement will be provided.

Refunds will only be made to the person or entity who made the original payment.

Student Cancellation

A full refund will be made where cancellations are notified 14 days or more prior to the course commencement.

Where cancellation is made less than 14 days prior to commencement SGAE will withhold the Administration Fee or Deposit as may be the case and any monies expended on materials.

Failure to notify of cancellation (no-show) prior to course commencement will result in the full fee, including for materials, being forfeited.

Circumstances such as illness and traumatic events will be considered as Exceptional Circumstances for refund purposes. Students will be required to provide evidence to support claims of exceptional circumstance e.g. Illness – (doctor's certificate) or family crisis.

SGAE Cancellation

Programs may be cancelled due to low registrations.

Reasonable notice of cancellation including an offer of transfer to another program within 8 weeks will be given to students. If SGAE cannot honour the transfer within

the eight (8) week period and the student prefers, SGAE will refund full fees including Administration Fee or Deposit.

If the student does not accept in writing to transfer to another program SGAE will refund full fees including Administration Fee and Deposit.

How to Claim a Refund

Request for refunds must be made using the Refund Request Form (available from www.sgae.vic.edu.au and SGAE reception) to SGAE within 5 working days of leaving the course.

Refunds will only be made after the fees have been cleared through SGAE's bank account.

All course costs are calculated by direct "student contact hours" and has no bearing on length of program in terms of training weeks.

Refunds will only be made to the individual or entity that made the original payment.

Payment of Refund

Refunds will not be paid to a third party. All refunds will be made by direct bank transfer to the account of the person or entity who made the original payment(s) within 28 days of receipt of application for refund.

Refund Statement

SGAE will provide the student with a statement that explains how the refund amount has been calculated.

Replacement Parchments/Testamurs

A fee of \$40.00 for a **duplicate** of the original parchment and \$30.00 for **notated copies** of parchment applies. Please refer to SGAE *Issuance of Parchments and Testamurs Policy* for details on how to apply.

Please note that requests for parchments a number of years in the future may entail result a higher cost.

PRIORITY OF PLACES

Priority for a place within SGAE's courses will be given to those who have made payment as per this policy.

INTERNAL REFUND PROCEDURE

1. All requests for refund are to be approved by the Training Executive before processing;
2. Where a refund is approved for payment:
 - Finance Officer will calculate and document the payment;

- Training Executive will check and authorise the payment;
- Finance Officer will process the payment via EFT,
- Administration Officer will update the Student Record Management System.

RESPONSIBILITIES

Executive Officer

It is the responsibility of the Executive Officer to ensure:

- that participant fees paid in advance are protected;
- SGAE operates in a fair and equitable manner in relation to all financial dealings with students and others.

Training Executive

It is the responsibility of the Training Executive to ensure:

- all stakeholders and in particular students are aware of and understand this policy;
- the policy is made available to potential students pre-enrolment, is reiterated at Induction and included as a minimum in the Student Handbooks and SGAE website;
- refund of fees is managed in accordance with this policy.

Finance Officer

It is the responsibility of the Finance Officer to:

- monitor receipt of fees paid in advance;
- ensure that fees paid in advance are banked to the Trust Account;
- manage the transfer of fees utilised on a monthly basis;
- accurately calculate and process refund of fees.

Administration Officer

The Administration Officer is responsible for ensuring that the Student Records Management System is updated with all student information in a timely and accurately manner.

Employees

It is the responsibility of SGAE staff to ensure that students are treated in a fair and transparent manner in regards to all financial dealings.

Students

It is the responsibility of students to ensure that they meet the requirements of the policy.

APPLICABLE STANDARDS

Standards for Registered Training Organisations 2015

Made under the National Vocational Education and Training Regulator Act 2011:

Standard 5 – Inform and Protect Learners

Clause 5.3: Fee & Refund Information Prior To Enrolment

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 of the commencement of training and assessment, whichever comes first, specifying:

- all relevant fee information including:
 - fees that must be paid to the RTO, and payment terms and conditions including deposits and refunds
 - the learner's rights as a consumer, including but not limited to any statutory cooling-off period, if one applies
 - the learner's right to obtain a refund for services not provided by the RTO in the event the:
 - arrangement is terminated early, or
 - the RTO fails to provide the agreed services.

Standard 7 - The RTO has effective governance and administration arrangements in place

Clause 7.3 Protect Prepaid Fees by Learners

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.