

## FEE ADMINISTRATION AND REFUND POLICY

### RELEVANT STANDARD(S):

<a href="#">Standards for Registered Training Organisations (RTOs) 2015</a>	<b>Standard 5   Chapter 2 - Enrolment</b> - Clause 5.1-5.4 <b>Standard 7   Chapter 2 - Enrolment</b> - Clause 7.3
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### PURPOSE

High Risk Training Academy adheres to the relevant compliance and legislative frameworks such as the Standards for Registered Training Organisations (RTOs) 2015. As such, High Risk Training Academy will provide transparency in the application and administration of fees and charges including refund and will put in place a fair and reasonable refund process according to Australia's consumer protection laws.

The purpose of this policy is to provide for the appropriate application and administration of fees and handling of client refunds.

### POLICY PRINCIPLES

High Risk Training Academy implements fair and reasonable refund practices and transparent process for fee application and administration. High Risk Training Academy will ensure that:

1. prospective students are aware of its fee policies in order to make informed decisions about enrolment in a course;
2. its fee and refund policy is prominent and accessible to its staff, prospective students, and existing students;
3. it implements and maintains a process for fair and reasonable refund and fees paid; and
4. it provides refunds for fees and charges paid by clients, where training and assessment activities have not been delivered

### Fee Administration Policy Principles

#### Fee Information

1. High Risk Training Academy will inform its prospective students and employers (if applicable) of the full and accurate course fees associated with the training and the refund policy before enrolment.
2. High Risk Training Academy will ensure that the fee and refund policy is accessible to its staff, prospective students and existing students. The fee information will include but will not be limited to the following information:
  - a. Breakdown of the course fee (if any)
  - b. Fee and Refund policy

- c. Incidental fees
  - d. Compulsory fees
  - e. Additional charges or co-contributions
  - f. Methods of fee collection
  - g. Process for recovery of outstanding student fees
3. For any incidental fees that may be applicable, High Risk Training Academy will inform the prospective student before enrolling that such fees are a charge for an essential good or service and that the student has a choice of acquiring this from a supplier other than High Risk Training Academy.

***Fee Administration***

1. High Risk Training Academy will only charge fees for accredited training in accordance with the fee information published and provided to the prospective student and the Fee Administration and Refund policy.
2. High Risk Training Academy will retain accurate course fee payment, waiver, exemption or refund record for each student.
3. High Risk Training Academy will require payment prior commencement of training as well as pre-payment plans for students.
4. High Risk Training Academy will apply standard student fees for Fee-for-Service (FFS) students.
5. High Risk Training Academy will allow participant course fees to be paid on behalf of the student by their employer or another third party (if applicable).
6. High Risk Training Academy will maintain arrangements for the protection of any fees paid in advance in accordance with 7.3 of the Standards for Registered Training Organisations (RTOs) 2015.

***Fee Payment Arrangements***

1. High Risk Training Academy ensures that its financial practices promote the protection of fees (paid in advance and exceeding \$1,500) made by any student. High Risk Training Academy will only adhere to the accepted fee protection measure to protect fees in excess of the threshold fee amount of \$1,500 as stated in Schedule 6 of the Standards for Registered Training Organisations (RTOs) 2015.
2. High Risk Training Academy implements a fee payment plan and will only collect upon enrolment a non-refundable enrolment administration fee of 25% of the full course fee payable (non-discounted) or a minimum of \$250 (whichever is greater) included in the first instalment of the tuition fee.
3. Tuition fees are broken into instalment payment plans to ensure students do not pre-pay fees over \$1,500. Schedule of the payment plans are outlined in the student enrolment forms.

4. Fees must be paid in full before certification will be issued.
5. If payment instalment/arrangements are in place, and a payment becomes overdue and remains unpaid for a period in excess of 14 days, High Risk Training Academy reserves the right to suspend the student's learning or assessments (or both) until all fee payments are up to date.
6. Flexible payment arrangements, such as instalments, credit card, and direct debit, cheques and EFT remittance are acceptable to accommodate the diverse financial situations of clients.

***Outstanding Student Fees***

1. Non-payment of fees by the due date for continuing enrolments will result in suspension of training. High Risk Training Academy will notify all parties in writing if suspension. Once payment has been finalised, parties will be notified of the recommencement of training.
2. High Risk Training Academy may charge a recommencement fee for any suspended training to cover administration costs.
3. High Risk Training Academy will not issue SOAs or Certificates if training fees are outstanding.
4. High Risk Training Academy will inform students of its process for the recovery of outstanding student fees prior to enrolment through our Fee Administration and Refund Policy.

**Refund Policy Principles**

1. Details of High Risk Training Academy's Refund Policy are publicly available to prospective students and employers (if applicable), staff and existing students and employers (if applicable).
2. High Risk Training Academy will make students aware of the refund policy prior enrolment.
3. With regard to all withdrawal of training, High Risk Training Academy will first encourage a client to continue training or provide other options such as enrolling to another course date, prior to processing refund applications.
4. All refund requests must be done in writing via the **Refund Request Form**. High Risk Training Academy will only acknowledge and review requests based on information provided through the form. Exemptions are made to mitigating circumstances, provided there is supporting evidence.
5. No refunds will be issued for cancellations outside of the Refund Period.
6. For refund applications within the Refund Period, the Refund Request Form must be received by High Risk Training Academy within the Refund Period. A refund of the course fee, less the applicable Administrative Fees, will only be issued if all above criteria have been met and the student has no previous outstanding monies with the High Risk Training Academy.
7. High Risk Training Academy requires written notification of withdrawal from training; this may be via letter, email or the completion of the **Withdrawal from Training Form**. Refund will be assessed upon

receipt of the request. Statement of fees that includes all fees applied and any fees refunded (if applicable) will be provided where a student withdraws from training.

8. High Risk Training Academy will process refund requests within 1 week from the day of receipt. The reimbursement procedure for approved refunds may take up to 4 weeks.
9. A non-refundable administration fee of 25% of the full course fee payable (non-discounted) or a minimum of \$250 (whichever is greater) will be subtracted from any refund granted under the terms and conditions outlined in this policy.
10. All refunds will be paid to the person or organisation that originally paid the fees.
11. High Risk Training Academy does not provide refund where:
  - a. A client has commenced their course/unit
  - b. There are changes to work hours
  - c. Moving interstate
  - d. Student leaves before full course completion and does not complete qualification after assessment
  - e. Recognition resources and services have been supplied to the client.
12. High Risk Training Academy may provide consideration for refund for students who have commenced training with the discretion of the CEO.
13. High Risk Training Academy does not accept liability for loss or damage suffered in the event of withdrawal from a course by a client.
14. High Risk Training Academy provides a full refund to all clients, should there be a need for High Risk Training Academy to cancel a course. In the first instance High Risk Training Academy will (where possible) provide an opportunity for the client to attend another scheduled course. If High Risk Training Academy cancels a course, clients do not have to apply for a refund; High Risk Training Academy will process the refunds automatically.
15. Refunds for cancellation of enrolments and other conditions are granted based on the refunds table in the annex of this policy.



## MONITORING AND IMPROVEMENT

Our CEO is responsible for ensuring compliance with this policy. Our Student Services will process refund requests.

Our CEO is responsible for all continuous improvement processes in relation to the fee administration and refund policy and procedure and ensuring all staff, including those from the third-party providers are complying with the provisions of this policy.

## Annex

### Refunds Table

1. High Risk Training Academy Refunds for enrolments are subject to the following refund formula.
2. "Refund Period" – **7 calendar days before the 1st face to face session**

Refund Type	Description	Notification Requirements	Non-refundable fee	Refund
Enrolment cancellation / withdrawal from training within the "refund period"	<ul style="list-style-type: none"> <li>- For all individual units NOT commenced and</li> <li>- For all individual units commenced</li> </ul>	- In writing, within the refund period	25% of the full course fee payable (non-discounted) or a minimum of <b>\$250</b> (whichever is greater) administration and processing fee	<ul style="list-style-type: none"> <li>- Full refund less the administration and processing fee</li> <li>- Future payments maybe cancelled for students under payment plans</li> </ul>
Withdrawal from Course beyond the refund period / "Withdrawal outside the refund period"	Withdrawal from Training - for all individual units commenced / attended / completed from within the course	- In writing, any day beyond the "refund period"	25% of the full course fee payable (non-discounted) or a minimum of <b>\$250</b> (whichever is greater) administration and processing fee	<ul style="list-style-type: none"> <li>- No refund or</li> <li>- In some cases, upon the discretion of the RTO, the calculated refund less the administration and processing fee</li> </ul>
RPL / Credit Transfer	Where recognition of prior learning and/or credit transfer has been <b>granted</b> after enrolment	N/A	N/A	No refund
Course Cancellation	Cancellation of a course by the RTO (for any reason)	N/A	N/A	Full refund <b>or</b> enrolment to a different qualification
Withdrawal – "not of their own accord"	Where training ceased due to RTO closure	N/A	25% of the full course fee payable (non-discounted) or a minimum of <b>\$250</b> (whichever is greater) administration and processing fee	Full refund or referral to a different service provider



# High Risk Training Academy

RTO #46215

ABN 27 666 710 925

## VERSION CONTROL

Version Control Table					
Date	Summary of Modifications	Modified by	Version	Date of Implementation	Next Review Date
Date	Document creation	360RTO Solutions	v. 1.0	20/06/2024	19/06/2025

## RTO INFORMATION

RTO INFORMATION	
Document Name	Fee Administration and Refund Policy v1.0
RTO/Company Name	High Risk Training Academy
ABN	27 666 710 925
RTO Code	#46215
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