

Policy Title: Fees, Charges, Refunds and Cancellation Policy**Purpose**

This policy sets out SCRT's approach to fees, charges, invoicing, pre-paid fees, refunds, transfers, withdrawals and course cancellations.

This policy is intended to ensure that students and clients receive accurate and accessible information about fees and associated conditions before enrolment and before any fees are paid, and that refund and cancellation decisions are handled fairly, consistently and transparently.

Regulatory basis

This policy supports compliance with the Standards for Registered Training Organisations (RTOs) 2015, including:

- Clauses 5.1 to 5.3 relating to informing and protecting learners,
- Clause 4.1 relating to accurate pre-enrolment information, and
- Clause 7.3 relating to the protection of pre-paid fees.

The ASQA Users' Guide identifies student information, enrolment, fees and refunds as recurring complaint areas and expects RTOs to provide clear, factual and accessible information to support informed decision-making by students and clients.

This policy also aligns with the revised and emerging accountability expectations under the newer Standards framework, including stronger emphasis on transparency, student protection and sound governance over pre-paid fees and business practices.

Scope

This policy applies to all SCRT fee-for-service training and assessment services unless a separate written corporate contract, service agreement, proposal, funding contract or other approved arrangement states otherwise.

Where a separate corporate agreement exists, that agreement may specify different invoicing, cancellation or refund terms, provided those terms are lawful, clearly disclosed and consistent with applicable regulatory obligations and consumer protections.

Policy Statement

SCRT is a fee-for-service registered training organisation. Fees and charges may be payable by an individual student, an employer, or another approved third party depending on the enrolment arrangement.

SCRT is committed to ensuring that all fees and charges are communicated clearly before enrolment and before any fee is required to be paid, and that decisions about refunds, transfers, cancellations and withdrawals are fair, reasonable and evidence-based.

SCRT will provide students and clients with information about:

- Course fees and any other charges payable.
- The timing and method of payment.
- Any deposit requirements.
- Refund, cancellation, transfer and withdrawal conditions.
- Any relevant implications of pre-paid fees and fee protection arrangements.

SCRT will manage student fees in a manner that protects students, supports transparent business practice and aligns with applicable ASQA requirements relating to pre-paid fees.

Principles

The following principles apply to this policy:

- **Transparency:** all fees, charges and terms will be disclosed clearly and accurately before enrolment and before payment is required.
- **Fairness:** refunds and cancellation requests will be assessed consistently against published criteria.
- **Accessibility:** fee and refund information will be available through the SCRT website, enrolment documentation, booking confirmations and on request.
- **Student protection:** SCRT will manage pre-paid fees in line with fee protection requirements and will not collect or hold student fees in a way that breaches regulatory obligations.
- **Accountability:** records of fees, refunds, cancellations and decisions will be retained and available for internal review, complaint handling and audit purposes.

Fee information and disclosure

Before enrolment, and before any fees are paid, SCRT will provide clear and accurate information about the training product, services, fees, charges and applicable terms and conditions.

Fee information may be published on the SCRT website and will also be confirmed through enrolment or booking communications, proposals, quotations, invoices or

other approved written correspondence.

As part of enrolment and booking confirmation, SCRT will provide or confirm, as relevant:

- The course name, code and commencement date.
- The total fees payable.
- Any deposit amount.
- Any materials, administration, reassessment, replacement certificate or other charges, where applicable.
- Payment due dates and payment methods.
- Cancellation, transfer, withdrawal and refund conditions.

SCRT will ensure that fee information is accurate, current and not misleading, consistent with its broader obligations to provide accurate information to prospective and current students.

Fees and charges

Fees and charges may include, where applicable:

- Tuition or course fees.
- Deposit amounts.
- Administration fees associated with cancellation, transfer or refund processing, where these are disclosed in advance and applied consistently.
- Replacement certificate or statement fees, where applicable and disclosed.
- Other agreed charges arising from special arrangements, corporate delivery or additional services.

SCRT may withhold issuance of certification documentation until all fees properly due and payable have been received, provided the terms are clearly disclosed and applied consistently with regulatory obligations.

SCRT may also refuse future enrolments, suspend participation in additional services, or refer outstanding debts for recovery where fees remain unpaid and reasonable attempts to resolve the matter have failed.

Pre-paid fees and fee protection

SCRT recognises that Clause 7.3 of the Standards for RTOs 2015 deals with protection of pre-paid fees paid by learners.

Where SCRT collects fees in advance from an individual student, SCRT will manage those fees in accordance with applicable fee protection requirements.

ASQA guidance states that an RTO may accept no more than \$1,000 from each individual student prior to course commencement under the relevant fee protection option, and after commencement the total amount attributable to undelivered tuition

or other services must not exceed \$1,500 at any given time, unless an approved alternative protection arrangement is in place.

To support compliance and reduce regulatory risk, SCRT should structure payment arrangements for individual students so that pre-commencement payments do not exceed the permitted amount unless SCRT has a compliant alternative fee protection measure in place.

Employer-funded or corporate invoicing arrangements should still be documented clearly, but individual learner pre-paid fee protection requirements are particularly relevant where fees are paid directly by the learner.

Payment arrangements

Individual students

For individual students, SCRT may require:

- Full payment for short courses or lower-fee courses, where this does not breach applicable pre-paid fee requirements.
- A deposit and staged payments for higher-fee or longer-duration courses.
- Payment in full by a specified point in the course, where clearly communicated in advance.
- Where progressive payments are approved, the payment schedule must be documented in writing and agreed before or at the time of enrolment.

However, for individuals students, no certification will be issued until full payment has been made.

Employers and approved account clients

For employers and approved account clients, SCRT may issue an invoice in accordance with agreed commercial terms.

Payment terms for account clients will be stated on the invoice or in the relevant contract, proposal or service agreement.

Accepted payment methods

SCRT may accept payment by EFTPOS, direct deposit or credit card (MasterCard and Visa), subject to current business arrangements.

Where cash is accepted, exact payment may be required if SCRT does not hold cash on site.

American Express is not accepted by SCRT.

Refund Policy

Students or clients may be eligible for a full refund, partial refund, transfer, credit or other remedy depending on the circumstances and the point at which notice is given.

Refunds will not be automatic in every circumstance and must be assessed against this policy, any related agreement, and any evidence provided in support of the request.

Circumstances where a refund may be approved

A full or partial refund may be approved where:

- SCRT cancels a course before commencement.
- SCRT reschedules a course and the alternative date is not suitable to the student or client
- SCRT is unable to deliver the training or assessment services substantially as agreed.
- The student gives written notice of cancellation within the published timeframe before course commencement.
- There has been an overpayment
- Exceptional or extenuating circumstances apply and SCRT approves the request following review of supporting information.
- Examples of extenuating circumstances
 - Examples may include:
 - Unexpected illness or serious medical circumstances affecting the student.
 - Unexpected serious illness or death of an immediate family member.
 - Formal legal obligations or compulsory appearances that could not reasonably be avoided.
 - Trauma, redundancy or another significant event outside the student's control.
 - Other compelling circumstances approved by the Chief Executive Officer or authorised delegate.

SCRT may request supporting evidence, such as a medical certificate, statutory declaration, employer letter or other relevant documentation, before determining a refund request.

Deposits

Where a deposit applies, the deposit terms must be disclosed clearly before payment is taken.

If a student cancels within the published notice period before course commencement, SCRT may refund the deposit in full or in part, or offer a transfer or credit, in accordance with the disclosed terms.

If a student cancels outside the published notice period, fails to attend without notice, or withdraws after course commencement, the deposit may be retained as a non-refundable amount if this condition was clearly disclosed in advance and is applied fairly and consistently.

Partial refunds after commencement

If a refund is approved after course commencement, SCRT may deduct:

- Any non-refundable deposit previously disclosed.
- The value of training and assessment already delivered.
- A disclosed administration fee, where applicable.

Where appropriate, SCRT may calculate the value of delivered services on a pro-rata

basis or another fair documented basis relevant to the course structure and services already provided.

Circumstances where a refund will generally not be approved

A refund will generally not be approved where:

- The student is assessed as not yet satisfactory or not yet competent after training and assessment has been delivered, because this does not mean the service itself was not provided.
- The student voluntarily withdraws after commencement for reasons that do not fall within approved grounds under this policy
- The student fails to attend without notice and does not have approved extenuating circumstances.
- The enrolment is cancelled due to serious misconduct and the applicable terms disclosed that fees may be forfeited in such circumstances.

Cancellation, withdrawal and transfer

Course confirmation documentation will provide students with information about how to cancel, withdraw or request transfer to another course date.

Students who wish to cancel, withdraw or transfer must notify SCRT in writing through the Training Coordinator or other nominated contact

Where feasible, SCRT will offer a transfer to an alternative course date before finalising a refund, especially where the training can reasonably be rescheduled without disadvantage to either party.

Student cancellation before commencement

For courses of four business days or less, SCRT may allow cancellation or transfer up to forty-eight (48) hours before commencement, provided this timeframe is clearly disclosed in advance.

Notice given less than twenty-four (24) hours before commencement, or non-attendance without notice, may result in forfeiture of some or all fees already paid, subject to this policy and any approved extenuating circumstances.

For longer courses or courses requiring a deposit, the specific written terms disclosed for that course will apply, provided they remain consistent with this policy and with applicable consumer and regulatory obligations.

Student withdrawal after commencement

A student who withdraws after commencement must notify SCRT in writing as soon as practicable.

Where withdrawal occurs after commencement, SCRT will determine any refund, credit or outstanding balance having regard to the services already delivered, the terms previously disclosed, and any approved extenuating circumstances.

Transfers

SCRT may approve one or more transfers to an alternative course date where operationally feasible.

A transfer fee may apply only where this has been clearly disclosed in advance and applied consistently.

Cancellation by SCRT

SCRT reserves the right to cancel or reschedule a course due to insufficient numbers, trainer unavailability, safety issues, force majeure or other unforeseen operational circumstances.

Where SCRT cancels a course before commencement, affected students or clients will be offered an alternative course date, credit or full refund of fees paid for the cancelled course.

Where SCRT reschedules a course and the revised arrangements are unsuitable, the student or client may request a refund in accordance with this policy.

Refund payments

Approved refunds will ordinarily be paid to the same person or entity that made the original payment, using the same payment channel where possible and lawful to do so.

Where payment was made by card or electronic transfer, SCRT may require the refund to be processed back to that same card or account if required by payment processing or fraud control arrangements.

Any administration fee or processing fee to be deducted from a refund must be disclosed clearly in advance through this policy, enrolment terms or other written advice.

SCRT should process approved refunds within fourteen (14) days of the refund decision or within another clearly stated period disclosed to the student or client.

Outstanding fees and debt recovery

Students and clients remain liable for any fees properly due under the enrolment agreement, invoice terms or this policy, unless SCRT approves a refund, waiver or alternative arrangement.

SCRT reserves the right to refer outstanding debts to an external recovery process where reasonable internal attempts to recover payment have failed.

Before debt recovery action is taken, SCRT should ensure that the amount claimed is

accurate, that the student or client has been informed of the debt, and that any pending dispute, complaint or refund request has been considered.

Procedure

Course fees procedure

A course enquiry is received from a student, employer or other client.

SCRT provides course information, including applicable fees, charges and key terms.

The student or client completes the required enrolment or booking documentation.

SCRT issues written confirmation of booking or enrolment, including:

- Course name and commencement date.
- Fees payable.
- Deposit or payment amount due.
- Due date for payment.
- Method of payment.
- Refund, cancellation and transfer terms or the location of those terms.

SCRT receives payment and issues a receipt or tax invoice as appropriate.

SCRT records the payment in its financial and student management systems.

Refund Procedure

A request for refund, transfer or cancellation is received in writing by the Training Coordinator or other authorised SCRT officer.

SCRT acknowledges the request and checks that sufficient information and evidence have been provided.

The request is reviewed by the Chief Executive Officer, Training Manager or authorised delegate in accordance with this policy.

The decision-maker determines whether the request is approved, partially approved or declined, and calculates any amount refundable, transferable, creditable or outstanding.

In calculating the outcome, SCRT will consider:

- Fees already paid.
- Any disclosed deposit conditions.
- Services already delivered.
- Applicable administration or transfer fees, if previously disclosed.
- Supporting evidence for extenuating circumstances.

The student or client is advised in writing of the outcome and, where relevant, the reasons for the decision.

If approved, the refund or transfer is processed and recorded in SCRT's systems.

If the person is dissatisfied with the outcome, they may access SCRT's Complaints and Appeals Policy and Procedure.

Records Management

SCRT will maintain accurate records of published fees, invoices, payments received, payment plans, refunds, credits, cancellations, transfers and related decisions.

These records support financial accountability, complaint handling, student protection and evidence of compliance during audit or internal review.

Related Documents

Financial Management Policy.
Student Information Handbook.
Enrolment Form.
Confirmation of Booking/Course Confirmation.
Invoice Terms and Conditions.
Complaints and Appeals Policy and Procedure.