

LEARNING - POLICIES & PROCEDURES

Policy Title	Fees & Refunds Policy & Procedure
Date	March 2022
Review Date	March 2023
Authority	Head of Learning
Responsibility	Compliance Manager
Standards (SRTOs)	Clause 5.3; 7.3; Schedule 6

PURPOSE:

The purpose of this policy and procedure is to outline the Association of Superannuation Funds of Australia (ASFA's) Limited's approach to managing fees and refunds in a fair and equitable manner for all students. It is also intended to guide ASFA staff in managing and assessing requests for refunds of fees.

SCOPE:

This policy and procedure applies to prospective ASFA students and current ASFA students enrolled in courses (including qualifications and workshops) or Continuing Professional Development (CPD) products with ASFA.

POLICY:

- Fee information relevant to a course or CPD product is outlined in detail on the *ASFA Learning Course Guide*, ASFA's website and the *Course Outline* and will be made available to all students or clients prior to enrolment.
- Fee information will include the following:
 - All costs for the course or CPD product.
 - Payment terms.
- The *Student Handbook* will also include relevant information from this *Fees and Refunds Policy and Procedure*.
- Miscellaneous fees and cancellation fees are outlined in Appendix 1 & 2 of this policy and procedure.
- The conditions outlined in this policy do not override the student's rights under applicable consumer protection legislation.
- For corporate workshops or customised training provided to an organisation, an ASFA Learning Agreement will be provided prior to the delivery of any training outlining the total fees, payment terms and schedule of payments applicable.
- Students have the right to a 'cooling off period' when enrolling into a Vocational Education and Training (VET) qualification or course if they signed up to that qualification or course as a result of an unsolicited phone call or door-to-door sale. The cooling off period is 7 days from the date they enrolled into the qualification. To exercise this right, the student must notify ASFA in writing within 7 days of enrolment.
- As per ASQA regulations, ASFA does not require a fee protection measure to be put in place for VET qualifications or courses as no more than \$1500 is collected in

advance from any individual student funding themselves for services that have not yet been delivered.

- ASFA cannot guarantee that students will successfully complete the course in which they enrol, regardless of whether all fees due have been paid.

Course fee inclusions

- Course fees include:
 - All of the training and assessment required to enable students to achieve the course or CPD product in which they are enrolling within the attempts allowed.
 - Online access to the required learning materials for each student unless otherwise stated on the *Course Outline*.
 - A hard copy of the required learning materials for face-to-face workshops only.
 - Access to the ASFA Learning Hub until the course has been completed (where applicable).
 - Issuance of one set of certification documents including either a Certificate of Completion or Statement of Attainment (for a partially completed VET qualification) and Transcript (if applicable) depending on the course completed.
- Course fees do not include:
 - Any optional textbooks and materials that may be recommended but are not required to complete a course.
 - Hard copy versions of the required learning materials for online courses.
 - Stationery such as paper and pens.
 - Access to any hardware or software that may be required to successfully complete the course or technical support for same.
 - Second and third attempts at assessments (if required).
 - Direct debit setup, transaction and dishonour fees (where applicable).
 - Credit card payment surcharges (these will be included on the receipt).
 - Administrative costs for cancellations prior to the commencement of a program.

Outstanding payments

- Students who are experiencing difficulty in paying their fees should contact the ASFA Learning team as soon as possible to discuss the possibility of alternative arrangements for payment during their period of difficulty.
- Outstanding payments will be chased by ASFA Learning where fees are more than 30 days past due.
- ASFA Learning reserves the right to suspend the provision of training and/or other services (including issuance of certificates or transcripts) until fees are brought up to date.
- Students with long term outstanding accounts may be withdrawn from their course if payments have not been received and no alternative arrangements for payment have been made.

Refunds

- Refunds will be provided for course fees paid for courses or workshops cancelled in writing:
 - before course commencement for online flexible enrolments
 - 5 or more days prior to commencement for public workshops
 - 14 or more days prior to commencement for corporate workshops.
- There are no refunds for courses or workshops outside of these timeframes (including RPL application fees) except in the following circumstances:
 - A full refund of any course fees paid will apply if:
 - a student withdraws or cancels from a VET qualification or course within the cooling off period if they signed up to that qualification or

course as a result of an unsolicited phone call or door-to-door sale. The cooling off period is 7 days and applies from the date of initial registration.

- ASFA is required to cancel a workshop before it commences due to unforeseen circumstances.
- A partial refund of any course fees paid may apply if:
 - ASFA Learning (or any related third parties delivering training and assessment) ceases to operate. The refund will be for any fees paid for training that is not able to be delivered.
 - ASFA Learning ceases to deliver the course in which a student is enrolled and the agreement is terminated. The refund will be for any fees paid for training that is not able to be delivered.
- Refer to the table in Appendix 2: Cancellation fees and charges for more information on when refunds are applicable.
- Student substitutions can be made without cost at any time before the commencement of a course or workshop.
- If an employer (or a delegate on behalf of the student) has paid for another employee's CPD product subscription that is no longer required, ASFA Learning can arrange for the remaining subscription to be transferred over to another employee at no cost:
 - This request must be made in writing at the time of the cancellation being sent and cannot be made after a request to cancel a subscription has been made.
 - The transferred subscription will be made on a pro-rata basis based on the time that is remaining.
- A student not achieving the qualification or units of competency in which they enrolled due to exhausting their attempts at assessment, does not entitle the student to a refund.
- Refunds will be paid to the person or organisation that made the original payment.
- Records of refunds will be stored securely on the student's record in ASFA's customer relationship management (CRM) system and accounts keeping system.

PROCEDURE:

Payment of fees

- Payment for all courses and CPD products must be received by ASFA Learning prior to commencement via credit card, or direct deposit/EFT.
- The payee (which may be the student or a delegate on behalf of the student) will receive an invoice by email automatically generated for the amount in line with the payment schedule for the relevant course or CPD product.
- Payments cannot be taken over the phone unless in special circumstances and in discussion with the ASFA Accounts team.
- Credit card payments will incur a surcharge of 3% for Diners Club and American Express and 1.5% for Visa and Mastercard per transaction.
- Payments by credit card can be made by logging into the ASFA Portal and selecting "Manage My Invoices/Payments."
- All payments made via EFT need to include the invoice number in the reference.
- If the payee wishes to make payment through another method, they must contact ASFA Accounts to arrange this.
- All invoices and payments will be recorded in ASFA's CRM and accounts keeping system, with receipts being issued automatically.
- For online courses and CPD products, access to the Learning Management System may be granted to the student prior to their commencement date upon the student providing evidence of a receipt confirming payment or if their employer has made prior arrangements with ASFA Learning.

- Payments for extensions and certificates must be received by ASFA prior to the extension being granted or the certificate being sent.

Outstanding Payments:

- Payment reminders for outstanding fees are automatically sent to the fee payer on a monthly basis from ASFA's CRM system.
- If no payment has been received after 30 days from when the invoice was issued, ASFA Learning will also contact the payee directly.
- If training is not yet completed, training may be suspended until all outstanding payments have been finalised. If training is suspended, students will be notified by email advising them of this until payment is made. Their account in the ASFA CRM system is to reflect this.
- If outstanding payments have not been received and a student has completed their course, they will be advised that their certificate will not be released until all outstanding payments have been finalised.
- Where fees continue to be unpaid, ASFA's Head of Learning will consider withdrawal. If a student is withdrawn and fees continue to remain unpaid, ASFA reserves the right to prevent the student from re-enrolling until all outstanding debts have been paid. If the fee was billed to a company, then that company's credit rating with ASFA will be reviewed which can impact any future enrolments.

Cancellations and Refunds:

- If a course is cancelled by ASFA Learning, students who have enrolled and paid their course fees will be automatically issued a refund. Students will be notified by Student Services if this has occurred and a note will be recorded on their account in ASFA's CRM system.
- If a course has not been cancelled by ASFA Learning and the student is seeking a refund, they must contact ASFA Learning via learning@superannuation.asn.au.
- The Compliance Manager will consider the following in determining any refund to be provided:
 - Training received – workshop attendance, ASFA Learning Hub visits received, online training progression
 - Individual support provided by the trainer/assessor
 - Assessments marked.
- Refund assessments are to be approved by the Head of Learning.
- Students will be notified in writing of the outcome of a refund.

APPENDIX 1: MISCELLANEOUS FEES AND CHARGES (INCL. GST)

Item	Fee	Details
Extension Request – 4 weeks	\$88	Please refer to the <i>withdrawal, extension and deferral policy and procedure</i> regarding extensions. Up to a maximum of 12 weeks extension will be granted per enrolment unless special circumstances apply.
Extension Request – 12 weeks	\$220	
Re-Enrolment Fee	POA	This fee is dependent on which course the student is enrolled into, and will apply if the student is required to re-enrol in the course as per the <i>enrolment policy and procedure</i> .
Re-submission of assessments after two initial attempts	\$50 per assessment piece per attempt	
Replacement Transcript	Free of Charge	Note that replacement transcripts for VET courses showing units of competency must be issued with the certificate.
Re-issue of Certificate or Statement of Attainment – digital	\$40	
Re-issue of Certificate, Statement of Attainment or transcript – hard copy	\$80	Cost includes express postage and tracking

APPENDIX 2: CANCELLATION FEES AND CHARGES.

Item	Fee	Details
Online Flexible Enrolments		
Before course commencement	No fee	Any course fees paid will be refunded
After course commencement	No refund	Full course fee is forfeited
Public Workshops		
More than 5 days before commencement	No fee	Any workshop fees paid will be refunded
Less than 5 days before commencement (incl. no shows)	No refund	Full workshop fee is forfeited
Corporate Workshops		
Cancelling or re-scheduling a corporate workshop more than 14 days before commencement	No fee	
Re-scheduling a corporate workshop date less than 14 days before commencement	\$500 + any travel or accommodation expenses incurred by ASFA to that point	
Cancelling a corporate workshop less than 14 days before commencement	No refund	Full course fee is forfeited