

Fees and refunds Policy and Procedure



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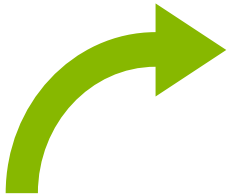
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DOCUMENT CONTROL

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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 undertaking vocational education courses. It is also intended to guide ASFA staff in managing and assessing requests for refunds of fees.

This policy complies with Clauses 5.3, 7.3 and Schedule 6 of the Standards for Registered Training Organisations (RTO's) 2015.

DEFINITIONS



ASQA means Australian Skills Quality Authority, the national VET regulator and the RTO's registering body

Fee Payer means the nominated payer of a students course fees, usually either the individual student or the employer paying on behalf of the student

SRTOs means the Standards for Registered Training Organisations (RTOs) 2015 – refer definition of 'Standards'

Standards means the Standards for Registered Training Organisations (RTOs) 2015 of the VET Quality Framework which can be accessed from <https://www.asqa.gov.au/about/australias-vet-sector/standards-registered-training-organisations-rtos-2015>



POLICY

1. Information about fees and charges

- Fee information relevant to a course is outlined in detail on the *Course Outline* as well as the *ASFA Learning Course Directory* and ASFA's website. In compliance with Clause 5.3 of the Standards, detailed fee information is provided prior to enrolment or commencement of training, whichever is first.
- Fee information includes:
 - All costs for the course including any materials fees or levies
 - Payment terms.
- The *Enrolment Form* and the *Student Handbook* which is provided prior to enrolment includes information from this ***Fees and Refunds Policy and Procedure*** and informs the student of their consumer rights. Students are asked to sign the *Enrolment Form* in acknowledgement of the terms and conditions of their enrolment and this policy. The conditions outlined in this policy do not override any of the student's rights under applicable consumer protection legislation, including but not limited to any statutory cooling-off period.
- Where an employer is paying for a student's course, an ASFA Learning Agreement will be provided at the time of enrolment outlining the total fees, payment terms and schedule of payments applicable.
- Students have the right to a 'cooling off period' if they signed up to a course as a result of tele-marketing or door-to-door sales. The cooling off period is 7 days from the date they signed their *Enrolment Form*. To exercise this right, the student must notify our office in writing within 7 days of enrolment.
- ASFA does not require a fee protection measure to be put in place in line with the requirements of Schedule 6 of the Standards as no more than \$1500 is collected in advance from any individual student funding themselves for services that have not yet been delivered.

2. Course fee inclusions

- Course and tuition fees include:
 - All of the training and assessment required for students to achieve the qualification or course in which they are enrolling within the attempts allowed. However, in the case of re-assessment, where a student fails to achieve a satisfactory outcome after two attempts (initial submission and first resubmission) at an assessment task, an additional fee of \$50 applies for second and third resubmission. This fee is outlined on the *Course Outline*, *Student Handbook* and ASFA's website. If the student fails to achieve a satisfactory outcome after their third resubmission they must re-enrol into course and the re-enrolment rate applies.
 - One online copy of the required learning materials for each student unless otherwise stated on the *Course Outline*.
 - Issuance of one set of certification documents including the testamur (certificate) and record of results and/or a Statement of Attainment (in the case of withdrawal or partial completion). Re-issuance or additional copies of these documents will attract a fee of \$80.
- Course and tuition fees do not include:
 - Any optional textbooks and materials that may be recommended but not required to complete a course
 - Hard copy version of course notes are \$110 (inc GST) as outlined on ASFA's website
 - Stationery such as paper and pens

- Uniform (if required for placement)
- Re-assessment outside of permitted attempts if required, as outlined above
- Re-issuance of AQF certification documents – a cost of \$80 applies as per above
- Corporate reports of their student’s progress including an individual student progress report, company overview report, Traineeship report. Fees are \$30 per ad hoc report, fortnightly reports for 6 months at \$300, and fortnightly reports for 12 months at \$500
- Direct debit setup, transaction and dishonour fees (where applicable).
- Credit card payment surcharges
- Cancellation administrative costs for cancellations prior to the commencement of a program.
- ASFA cannot guarantee that students will successfully complete the course in which they enrol regardless of whether all fees due have been paid.

3. Extension Fees

- The following fees apply for extension requests:

Extension Fees		
Extension Period	Fees	Details
2 week extension – meets conditions (refer to <i>Enrolment Policy and Procedure</i>)	Free of charge - once only	<p>If there are grounds for extension of due date, student to contact Student Advisor. All requests must be in writing. Extensions of up to two weeks may be granted on:</p> <ul style="list-style-type: none"> • medical or compassionate grounds • ASFA has not fulfilled its service obligations • extreme emergencies/circumstances – case by case basis. <p>Students must provide supporting documentation, e.g. medical certificate. Extensions are NOT granted for any of the following reasons:</p> <ul style="list-style-type: none"> • work commitments • personal commitments • holiday or business trips • computer or printer problems.
Standard 4 weeks	\$250	
Maximum 12 weeks	No refund	
Traineeship Extension of Training Term	20% of enrolment fee	<ul style="list-style-type: none"> • Period of extension will not exceed 3 months. • Request submitted within 2 months of traineeship contract expiry. • Subject to approval from Department of Education. • Should request be rejected by Department, full refund of extension fee will apply

4. Traineeship workplace visit additional fees and charges

The following fees apply for Workplace Visits as part of a Traineeship enrolment:

Traineeship Workplace Visits		
Extension Period	Fees	Details
No-show for workplace assessment visit	Free of charge - once only	Where the trainees has not shown up for the workplace assessment visit.
Additional workplace visit	\$200	Where a trainee is found 'NYC' on the competencies assessed. A new assessment date is set up to re-assess the trainee on the competencies.
Re-scheduling a workplace assessment visit	\$125	Where prior notice of less than 10 working days is given, plus any additional costs incurred by ASFA.

5. Payments

- Payments can be accepted by cheque, credit card, or direct deposit.
- Credit card payments incur a surcharge of 3% for Diners and American Express and 1.5% for Visa and Mastercard per transaction.
- Students who are experiencing difficulty in paying their fees are invited to call our office to discuss the possibility of alternative arrangements for payment during their period of difficulty.
- Debts will be chased by Student Services where fees are more than 40 days past due.
- ASFA reserves the right to suspend the provision of training and/or other services 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.

6. Refunds

- All course fees for fee-for-service students are detailed on the *Course Outline*, *ASFA Learning Course Directory* and ASFA's website. Course fees are non-refundable, except in the circumstances detailed below.
 - A full refund of any course fees paid will apply where a student withdraws or cancels their course in writing within the cooling off period if they signed up to a course as a result of tele-marketing or door-to-door sales. The cooling off period is 7 days and applies from the date of first enrolment or sign-up.
 - ASFA reserves the right to cancel, postpone or re-schedule courses due to low enrolments or unforeseen circumstances. A full refund of any fees paid will apply if ASFA is required to cancel a course before it commences due to insufficient numbers or for other unforeseen circumstances.
- A refund of fees paid may also apply in the following circumstances:
 - Where ASFA (or any related third parties delivering training and assessment) ceases to operate, a partial refund may apply. The refund will be for any fees paid for training that is not able to be delivered.
 - Where ASFA ceases to deliver the course in which a student is enrolled and the agreement is terminated, a partial refund may apply. The refund will be for any fees paid for training that is not able to be delivered.
 - In the unlikely event that ASFA is unable to deliver the course as promised, the student will be issued with a refund for any portion of the course that was not provided. The refund will be a pro-rata'd amount per unit that was not able to be delivered. Please note that this only applies to students studying a course face to face.
- In any of the above situations, ASFA will automatically conduct a refund assessment of all affected students and issue the refunds due accordingly. In these cases there is no need for a student to make an individual application for a refund. Refunds will be issued within 30 business days.
- Student substitutions can be made without cost at any time before the commencement of a course.
- If a student fails to attend a workshop, course fees will not be refunded or allocated to another course.
- The following cancellation fees apply:

Cancellation fees		
As ASFA incurs administrative costs prior to the commencement of a program, the following policy applies to all transfers and cancellations for workshops, distance learning and flexible online. Student substitutions can be made without cost at any time before commencement of a course.		
Transfer and cancellation policy*	Cancellation fees	Details
Flexible enrolments		
Before course commencement	\$125	
Within 1 week of course commencement	\$250	
After 1 week of course commencement	No refund	
Workshop enrolments		
More than 14 days prior to commencement	20% of enrolment fee	

Cancellation fees		
<p>As ASFA incurs administrative costs prior to the commencement of a program, the following policy applies to all transfers and cancellations for workshops, distance learning and flexible online.</p> <p>Student substitutions can be made without cost at any time before commencement of a course.</p>		
Transfer and cancellation policy*	Cancellation fees	Details
Between 14 – 5 days prior to commencement	50% of enrolment fee	
Less than 5 days prior to commencement**	No refund	** includes no shows
Corporate workshops		
Re-scheduling a corporate workshop date	TBC	Once workshop date is locked in between ASFA & client, changes to dates will incur an administration fee, plus any additional costs incurred by ASFA.
Discounted Diploma of Superannuation Enrolment		
Before commencement	Full refund less \$125 fee	
Within 1 week of first subject commencing	Full refund less \$250 fee	
After 1 week of first subject commencing	50% of enrolment fee	
Second subject commenced	30% of enrolment fee	
Third subject commenced	20% of enrolment fee	
Fourth subject commenced	No refund	

- Students who withdraw from a course may seek a refund or a reduction in fees owing by making an application for a refund in writing using the *Application for Refund Form* or via email to learning@superannuation.asn.au. The application must include the details and reason for the request. Students who have not completed a *Withdrawal Form* are not eligible for consideration of a refund or reduction in fees.
- The refund assessment will be based on reviewing the services provided to the student and the costs incurred by ASFA to provide those services.
- The outcome of the refund assessment will be provided in writing to the student's registered address or email within 30 business days, outlining the decision and reasons for the decision along with any applicable refund or adjustment note. Refund decisions can be appealed following our *Complaints and Appeals Policy and Procedure*.
- A student not achieving the qualification or unit/s in which they enrolled due to exhausting their attempts at assessment, does not entitle the student to a refund.
- RPL application fees are non-refundable.

7. Appeal of decision

- If a student believes that they have been unfairly dealt with under this policy or disagree with a refund assessment, they may lodge an appeal against the decision by following ASFA's *Complaints and Appeals Policy and Procedure*. Students will be informed of the option of lodging an appeal if they express dissatisfaction with a decision resulting from the implementation of this policy.

8. Recording and payment of refunds

- Refunds will be paid to the person or organisation that made the original payment.
- Records of refund assessments and issuance of refunds will be stored securely on the student's record in Microsoft Dynamics CRM and in our accounts keeping system Great Plains.

9. Publication

- ASFA will publish in a prominent place on its website the following:
 - Costs for fee for service programs.
 - This *Fees and Refunds Policy and Procedure*.



PROCEDURES

1. Student fees

Refer

- SRTOs: Clauses 5.3, 7.3

Procedure	Responsibility
<p>A. Deposit invoices</p> <ul style="list-style-type: none"> • All fee-payers should pay their course fees upon enrolment and prior to course commencement. Raise an invoice for the amount in line with the payment schedule for the relevant course. • Fee-payers have 30 days to pay an invoice. • Keep a copy of the invoice on the student's record in Microsoft Dynamics CRM and in the accounting system Great Plains. 	Student Advisors
<p>B. Receiving payments</p> <ul style="list-style-type: none"> • Payments may be made by cheque, credit card, or direct deposit. • Record payments against the relevant invoice on the accounting system Great Plains. • Provide the student with a receipt if requested. • Upon receiving payment provide access to the ASFA Learning Management System and/or book them in the appropriate Course. 	Assistant Accountant
<p>B. Managing overdue fees</p> <ul style="list-style-type: none"> • Payment reminders for outstanding fees are automatically sent to students monthly from Microsoft Dynamics CRM. • Any student with an invoice over 30 days past due will be followed up by Student Services for payment. • Refer to the Compliance and Administration Manager Or Training and Development Manager about suspending training until fees are brought up to date. If training is suspended send a letter to the student by email or post advising of suspension until payment is made. Update the students record on Microsoft Dynamic CRM to record the suspension. • Where fees continue to be unpaid, refer to Head of Learning to consider withdrawal. 	Student Advisors / Compliance and Administration Officer / Training and Development Manager / Head of Learning

2. Refunds

Refer

- SRTOs: Clauses 5.3, 7.3

Procedure	Responsibility
<p>A. Processing refunds – fee-for-service students</p> <ul style="list-style-type: none"> • If a course is cancelled by ASFA, students who have enrolled and paid their course fees should be automatically issued a refund. Notify them in writing and issue refund. Make a note on students record in Microsoft Dynamics CRM. • Students who withdraw from their course and seek a refund are to make a request for a refund in writing using the Application for Refund Form. • To make an assessment of a refund due, consider the services the student has received. Consider the following: <ul style="list-style-type: none"> • Text books provided • Training received – number of classes attended, visits received, online training • Individual support provided by the trainer/assessor • Assessments marked. • Consider the costs incurred by ASFA as per above, plus the fees paid by the student and when they cancelled to calculate a suitable refund. Refund assessments are to be approved by the Training and Development Manager. • Notify the student in writing of the outcome of the refund assessment by email and make payment of refund where applicable. • Keep a copy of the refund assessment on the student’s record in Microsoft Dynamics CRM. 	<p>Student Advisors / Compliance and Administration Officer / Training and Development Manager</p>