

FEE'S & REFUNDS POLICY AND PROCEDURE

1. Purpose

This policy and procedure outline the provisions refunds may be issued for students enrolled through Communicare RTO.

Communicare RTO ensures compliance with the Standards for RTOs 2015, relevant funding agreements, and promotes transparency for schools, students, and other external stakeholders.

2. Scope

This policy applies to all courses delivered directly to students.

This policy is supported by Clause 3.3, 5.3 and 7.3 of the Standards for Registered Training Organisations (RTO) 2015 v3.

3. Definitions

Fees include:

- Course Fees - is fees paid for the elected course.
- Administration Fees - to support student setup for enrolment and learning materials

Student - A person being trained and/or assessed by a training provider for the purpose of issuing AQF certification documentation.

4. Fee's

Fees are payable when a student obtains confirmation of enrolment into a course. The initial payment must be made within 14 days of receiving an invoice from Communicare RTO.

If fees are not paid, Communicare RTO may cancel the enrolment. This may result in the impacted student not being able to attend the course.

In accordance with Clause 3.3 of standards for Registered Training Organisations (RTO) 2015 v3. Communicare RTO are required to issue certification to students within 30 days of completion of the course. If course fees are not paid in full, Communicare RTO may withhold any Qualification Certificates or Statements of Attainment.

In Clause 5.3 of Standards for Registered Training Organisations (RTO) 2015 v3, individual student or through third party will be supplied all relevant fee information including:

- The fees applicable to the training and/or assessment to be undertaken
- payment terms and conditions including deposits and refunds.
- the students' rights as a consumer, including but not limited to any statutory cooling-off period, if one applies
- Communicare RTO fee's and refund policy and procedure
- Communicare RTO complaints and appeals policy and procedure
- the students right to obtain a refund for services not provided by the RTO in the event the:
 - i) arrangement is terminated early; or
 - ii) the RTO fails to provide the agreed services.

Payment Options

On enrolment students will take up one of the following options:

(Please see invoice for ways to pay)

- Invoices are usually issued 14 days after the student has commenced training or as per contractual requirements related to government funded programs.
- Full payment is required after the commencement of training. Communicare RTO Payment of invoices is expected within normal business terms of 30 days after the invoice has been issued.
- There are two instalment payment option - One payment within the first 30 days after invoice is issued and next payment before the end of their enrolment.
- Complete a Financial Hardship application form (See Financial Hardship).

Students who fail to take up one of the above options will not receive their Certificate or Statement of Attainment until arrangements are made.

For students whose training is entirely covered by government subsidy, and where no fees apply, payment options and refunds are not applicable.

Financial Hardship

Students enrolled with Communicare may apply for special consideration if they are experiencing financial hardship.

Financial hardship is defined by Communicare as follows:

Where a student is unable to discharge their financial obligations because of illness, unemployment or other reasonable cause.

Any student who would like to apply for an amendment to their fees or payment schedule due to financial hardship will be required to complete a Financial Hardship form. This form is to be completed once a student receives the invoice from Communicare, before the 30-day invoice terms.

For students who are under the age of 18, their parents or legal guardians will be requested to demonstrate financial hardship.

In the application, the student will be required to include the reasons behind their hardship. This may include (but is not limited to):

- receipt of pension / government support
- single carer status
- dependents living with you
- unexpected medical or other health issues, especially if likely to be prolonged
- young person who is refused school entry
- young person (under 25) living independently (with no parental support)
- homelessness
- long term unemployed
- recent loss of job, and enrolment at Communicare Inc for purposes of retraining
- career change required due to reduced physical capacity

Each case is handled individually, and all decisions made are at the sole discretion of the RTO Manager.

The RTO Manager may also, at their sole discretion, set up payment plans for students experiencing financial hardship. It is expected that students will agree to and adhere to the payment plans provided to them.

5. Refund Conditions

Full Refund

A request for a refund needs to be made in writing and submitted to the RTO Administration Department. Refund Forms are available from the administration department.

A full refund will be provided when:

- The course is cancelled by Communicare RTO.

Pro-Rata or Partial Refund

A partial refund may be provided when:

- Partial refunds will only be considered if students withdraw for reasons of personal circumstances beyond their control, for example, the loss of a loved one. In all cases relevant documentary evidence will be required.

Requests for partial refunds must be lodged in writing within two weeks of the withdrawal date. Communicare will refund up to 30% of the course fees to successful applicants.

No Refund

No refund may be provided when:

- The student has completed more than 25% of the training
- Withdraw due to misconduct or failure to comply with school or RTO policies
- Students cancel their enrolment 10 business days or more business days after signing enrolment.

RTO Manager may exercise discretion if the student can demonstrate significant reason for withdrawal.

Special Circumstances

If a student withdraws from a unit after the published census date for that unit or has been unable to successfully complete a unit and believes this was due to special circumstances, the student may apply for a refund of fees for the applicable unit.

Communicare will provide a refund in this case if it is satisfied that special circumstances apply where:

1. The student's withdrawal or failure to complete are beyond their control, and
2. These circumstances did not make their full impact on the student until on, or after the census date; and
3. These circumstances were such that it was impractical for the student to complete the requirements for the unit.

For circumstances to be beyond a student's control, the situation should be that which a reasonable person would consider is not due to the student's action or inaction, either direct or indirect, and for which the student is not responsible. The situation must be unusual, uncommon or abnormal to be considered in special circumstances. In all cases, relevant documentary evidence (for example, medical certificate) is required.

Refunds will be calculated on a pro-rate basis based on the date the RTO was notified.

Incidental Fees and Charges

Incidental fees and charges are listed on the Communicare Fees Schedule. Items on this list include fees pertaining to the replacement of lost certificates, any penalties that may apply in various circumstances.

Cooling Off Period

A cooling-off period is where you have a specified amount of time to reconsider the contract (unsolicited agreement) or cancel the training contract without penalty. This is ten business days from the enrolment form signed.

6. Procedure for Requesting a Refund

Submit a Refund Request

The student or third party (or parent/guardian, if applicable) must complete and submit a Refund Request Form to Communicare RTO.

Review

The request is reviewed by the RTO Manager within 10 business days of receipt.

Notification

A written decision will be provided, outlining:

- Whether a refund is approved
- The amount to be refunded
- The timeline for payment

Processing

Approved refunds will be processed within 14 business days of notification.

7. Appeals Process

If the student or third party disagrees with the outcome of a refund request, they may submit a formal appeal under our Complaints and Appeals Policy and Procedure.

8. Consumer Protection

This policy is consistent with the Australian Consumer Law and any obligations under state-funded training programs. Communicare RTO ensures that all fee-related information is provided prior to enrolment, including in school-issued materials.

9. Recordkeeping

All refund requests, decisions, and payment records are retained in accordance with regulatory and funding contract requirements.

10. Fee Schedule and Incidental Fee's

Fees Schedule	
Course Fees	
22476VIC - Certificate I in General Education for Adults (Introductory)	Provided on Request
22472VIC Certificate I in General Education for Adults	Provided on Request
22473VIC Certificate II in General Education for Adults	Provided on Request
22474VIC Certificate III in General Education for Adults	Provided on Request
SIT10222 - Certificate I in Hospitality	Provided on Request
BSBWHS201 – Contribute to the Health and Safety of Self and Others	Provided on Request
Incidental Fees	
Recognition of Prior Learning	
22476VIC - Certificate I in General Education for Adults (Introductory)	Provided on Request
22472VIC Certificate I in General Education for Adults	Provided on Request
22473VIC Certificate II in General Education for Adults	Provided on Request
22474VIC Certificate III in General Education for Adults	Provided on Request
SIT10222 - Certificate I in Hospitality	Provided on Request
Incidental Fees	
Reissue of certificate	Provided on Request

11. Related Documents/Legislation

- Standards for Registered Training Organisations (RTO's) 2015
- Complaints and Appeals Policy
- Complaints and Appeals Procedure
- Complaints and Appeals Form
- Financial Hardship application form
- Refund Form

12. Responsible person/s for the Communicare RTO Fees and Refunds Policy and Procedure

Role	Responsibility
Director	<ul style="list-style-type: none"> • To understand this policy. • To ensure RTO Manager understands this policy.
RTO Manager and RTO Business Development Manager	<ul style="list-style-type: none"> • Advise staff of this policy. • Ensure staff have read this policy. • Ensure RTO Administration processes adhere to this policy. • Advise Communicare Director of any required updates to this policy.
Senior Training and Administration Officer	<ul style="list-style-type: none"> • To ensure students are sent fee information prior to enrolling.
All staff	<ul style="list-style-type: none"> • Read and acknowledge this policy. • Comply with this policy.