



Fees, Payments & Refunds Policy

Document Control

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- Approved By: Jason Hartwell (CEO)
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- Responsible Person: Jason Hartwell (CEO)

1. Purpose

This policy ensures that all fees, charges, payments, and refunds are managed in a fair, transparent, and compliant manner in accordance with the 2025 Standards for RTOs, Australian Consumer Law, and applicable regulatory requirements.

2. Scope

This policy applies to:

- All prospective and enrolled students
- All nationally recognised training and assessment services delivered by the RTO
- All staff involved in enrolment, finance, and student administration

3. Policy Principles

The RTO is committed to:

- Providing clear, accurate, and accessible fee information prior to enrolment
- Ensuring fees are fair, reasonable, and transparent
- Protecting student prepaid fees
- Applying consistent and equitable refund practices
- Maintaining fit-for-purpose financial management practices that protect learners
- Complying with all ASQA 2025 Standards and consumer protection laws

4. Fee Information

4.1 Pre-Enrolment Disclosure

Prior to enrolment, students will be provided with:

- Total course fees
- Itemised breakdown of:
 - Tuition fees
 - Non-tuition fees (materials, administration, etc.)
- Payment terms and schedule
- Refund policy
- Cooling-off period
- Any additional charges or potential extra costs

This information is provided via:

- Student Handbook
- Course information materials
- Website and/or enrolment documentation

4.2 Fee Structure

Fees may include:

- Enrolment/application fees (if applicable)
- Tuition fees
- Resource/material fees
- Reassessment/resit fees
- Late payment fees (if applicable)

All fees are:

- Justifiable
- Clearly documented
- Consistently applied

4.3 Fee Agreement

All learners must agree to fees, payment terms, and refund conditions prior to enrolment. This agreement is documented via enrolment form or written acceptance.

5. Payments

5.1 Payment Methods

The RTO accepts:

- Bank transfer
- Credit/debit card
- Approved payment plans
- Cash

5.2 Payment Terms

- Students must pay fees according to the agreed payment schedule
- Payment plans will be structured to minimise financial risk to students
- Certification will be issued in accordance with regulatory requirements once:
 - All agreed fees are paid, and
 - All course requirements are met or.
 - Where a payment plan is in place and compliant

5.3 Fee Protection

The RTO implements the following fee protection measures:

- Under no circumstances will the RTO require or accept more than \$1,500 in prepaid fees from an individual learner prior to the commencement of training.
- Following course commencement, fees will be collected progressively in line with training delivery
- The RTO uses staged payments and/or payment plans to ensure students are not exposed to financial risk
- The RTO does not rely on large upfront payments

These measures ensure compliance with ASQA requirements and protect student interests.

5.4 Financial Support Arrangements

- Payment plan flexibility
- Hardship consideration
- Deferral options (if applicable)

6. Cooling-Off Period

A 48-hour cooling-off period applies after enrolment.

- If a student withdraws within this period, a full refund of all fees paid will be provided
- Requests must be submitted in writing

7. Refund Policy

7.1 General Principles

Refunds are:

- Assessed using a consistent and documented methodology
- Based on services delivered vs. not delivered
- Processed fairly, transparently, and within required timeframes

7.2 Circumstances for Refunds

Full Refund

A full refund will be provided where:

- The course is cancelled by the RTO
- The RTO is unable to deliver the training
- The student withdraws within the cooling-off period
- Training delivered is calculated based on units commenced or completed at the time of withdrawal.

Partial Refund

A partial refund will be provided where:

- The student withdraws after course commencement

Refunds are calculated as:

Refund = Total fees paid – (training delivered + resources issued + administrative costs)

Administrative costs are limited to reasonable and justifiable expenses directly related to enrolment and withdrawal processing.

No Refund

No refund will be issued where:

- The student has completed the course
- The student is withdrawn due to misconduct
- The student fails to attend or withdraw formally
- Fees relate to non-refundable components (see section 7.3)

7.3 Non-Refundable Fees

The following fees are non-refundable once incurred:

- Enrolment/application fee (once enrolment is processed)
- Materials/resources already issued
- Training already delivered

All non-refundable fees are clearly communicated prior to enrolment.

7.4 Withdrawal Process

To be eligible for a refund:

- Students must submit a written request (email or approved form)
- The effective withdrawal date is the date the request is received

7.5 Refund Timeframe

- Refunds will be processed within 14 days of approval
- Refunds will be paid to the original payer unless otherwise agreed

8. Provider Default

If the RTO is unable to deliver the course:

Students will be offered:

- A full refund of unused fees, or
- An alternative course (where appropriate and agreed)

This will occur within 14 days of the default.

9. Student Default

Where a student withdraws or defaults:

- Refunds will be calculated using the method outlined in Section 7.2
- Consideration will be given to:
 - Units commenced
 - Units not commenced
 - Resources issued
 - Administrative costs

10. Third-Party Arrangements (If Applicable)

Where enrolments are facilitated by a third party (e.g. agent or broker):

- The RTO retains responsibility for:
 - Fee transparency
 - Student protection
 - Refund processing
- All fees and refund conditions will be clearly communicated to students prior to enrolment
- Requirement for third parties to comply with policy
- Monitoring/oversight
- No misleading fee representation

Formal agreements define fee handling responsibilities and regular compliance monitoring is conducted

11. Complaints & Appeals

Students who are dissatisfied with a fees or refund decision may:

- Access the RTO's Complaints and Appeals Policy
- Lodge a formal complaint for independent review

12. Record Keeping

The RTO maintains accurate records of:

- Fee agreements
- Payments received
- Refund requests and outcomes

All records are retained in accordance with regulatory requirements.

13. Review and Continuous Improvement

This policy will be:

- Reviewed annually
- Updated to reflect regulatory changes and operational improvements

14. Legislative & Regulatory Framework

This policy aligns with:

- 2025 Standards for RTOs
- National Vocational Education and Training Regulator Act 2011
- Australian Consumer Law

Nothing in this policy limits the learner's rights under Australian Consumer Law.

15. Updates to this Policy

This policy is reviewed regularly to ensure compliance with:

- Legislative changes
- ASQA Standards updates
- Operational and risk management improvements

16. Contact Details

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