

# Fees, Charges and Refund Policy

## 1. Context

FCIA Training Academy (FCIATA) [RTO ID 45668], as a Registered Training Organisation must comply with the NVR Standards for Registered Training Organisation's 2015; *Chapter 2 Enrolment, Standard 5, clause 5.2; 5.3; 5.4; and Standard 7, clause 7.3;* and Schedule 6.

## 2. Scope

This policy applies to fees, charges, refunds and fee protection applicable to the provision of training including clients undertaking training under a Government Funded Training Contract or fee for service arrangement.

## 3. Definitions

FCIATA	FCIA Training Academy
Client	A learners, enterprise or organisation that uses or purchases the services
NRTO	National RTO Manager
SMS	Student Management System
VET	Vocational Education and Training
CEO	Chief Executive Officer

## 4. Statement of Policy

### 4.1 Setting fees and charges (Fee for Service)

4.1.1 FCIATA will review fees in a 12-month cycle.

4.1.2 FCIATA reserves the right to adjust fees without notice.

### 4.2 Setting fees and charges (Public Funded Training Places)

4.2.1 FCIATA will charge fees as per funding policy and as determined by government funding bodies.

4.2.2 Where required, FCIATA will review and set fees based on market rates and conditions.

4.2.3 FCIATA reserves the right to adjust fees without notice, where state governments change the scheduled hourly rate any time during the term of the contract within a calendar year.

### 4.3 Course fee inclusions

4.3.1 Unless specified otherwise, course fees include the cost of all compulsory training and assessment materials, including textbooks.

4.3.2 Course fees also include the issuance of one (1) copy of the relevant certificate to a student upon completion or withdrawal from their course. This includes Qualification Testamurs, Statement of Attainment, Record of Results and Statement of Attendance, and any other as required by government or other accrediting bodies.

4.3.3 Where a replacement certificate is required above this allowance, this is normally at cost to the student and is charged at \$50 plus gst. Student will also need to submit request for **replacement certificate form**.

## 4.4 Information about fees and charges

4.4.1 FCIATA apply the following fee protection measure:

FCIATA will not collect pre-paid fee payment of more than \$1,500 from each individual learner prior to the commencement of an accredited training program. Following course commencement FCIATA may require payment of additional fees in advance from the learner, but only such that at any given time, the total amount required to be paid which is attributable to training services yet to be delivered does not exceed \$1,500.

This is outlined in the Statement of Service and Fees and is able to adequately ensure protection of course fees in line with *Standards for Registered Training Organisations (RTOs) 2015 V2.2 2019* requirements and other state government contractual agreements.

Learner fees are also protected by FCIATA fair and reasonable refund policy which is outlined to clients prior to enrolment. All refund information is to be made available to clients prior to enrolment through:

- Website
- Information Handbook – Student and Employer
- Service and Fees Agreement which is completed and signed by the employer
  - RPL Application Kit

The fees, charges and refund policy is available on our website [www.fciatrainingacademy.org.au](http://www.fciatrainingacademy.org.au)

4.4.2 Where possible fees are to be confirmed prior to enrolment and the commencement of training. The amount to be charged for training and assessment services will be determined by the CEO in line with state/territory funded contractual agreements as well as set Fee for Service and this will be available to all clients.

4.4.3 Where possible, the employer is notified of the cost of training prior to enrolment and an invoice is issued on or after enrolment and recorded in the FCIATA compliant Student Management System (VETtrak).

4.4.3 (a) For Funded Students: -

- If the total invoice amount is \$1,000 or under, then it is to be invoiced as a lumpsum on one invoice 5 days after the enrolment.
- If the total invoice amount is between \$1,001 to \$1,500, then it is to be invoiced in 2 instalments of 50% each. First invoice would be raised 5 days from enrolment & the final one would be raised 3 months from enrolment.

- If the total invoice amount is \$1,501 and above, then it is to be invoiced in 4 instalments of 25% each. First invoice would be raised 5 days from enrolment, second would be raised 3 months from enrolment, third would be raised 6 months from enrolment & the final one would be raised 9 months from enrolment.

4.4.3 (b) For RPL Students, the total fees are \$3,000 which will be charged as per below: -

- First instalment of \$1,000 will be charged at enrolment (within 5 days of student submitting the RPL application form).
- Second instalment of \$1,000 will be charged 6 months from enrolment.
- Final instalment of \$1,000 will be charged 12 months from enrolment or at completion of RPL whichever occurs first.

4.4.4 The information provided to each client will include:

- I. the total amount of all fees including course fees, administration fees, materials fees and any other charges;
- II. payment terms, including the timing and fees to be paid and any non-refunding deposit and administration fees;
- III. any fees and charges for additional services; and
- IV. details of refund arrangements.

## 4.5 Terms and methods of payment

4.5.1 FCIATA accepts the following methods of payment:

- Bank transfer

*Payment terms are 14 days from receipt of invoice unless otherwise specified in the agreement.*

## 4.6 Apprenticeship and Traineeship Fees

Enrolment and Tuition Fees which apply to Australian Apprenticeship Training Contracts (including Traineeships) are calculated in line with State/Territory Government Contract Guidelines. These fees are invoiced to the employer after the training contract has been registered and training has commenced, or student has been enrolled. If fees are fully subsidised by the State Government, no fees will be charged.

## 4.7 Full or Part-Fee Exemption/concession

A full or part fee exemption/concession is applied in accordance with each State's/Territories funding guidelines. Fee exemption/concessions vary in each State/Territory; however, eligibility may apply to the following and others:

- Holders of a current Commonwealth Health Care Card or Pension Card;
- Veteran's Gold Card;
- Australian School-based Apprentices and Trainees;
- Other Centrelink benefit recipients (State/Territory variations);
- Aboriginal and Torres Strait Islanders (State/Territory variations);

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- Severe financial hardship;
- VET in Schools students;
- Retrenched workers
- Automotive supply chain workers
- Jobs Victoria Employment Network Clients
- Any other specific cohort as determined by the Department from time to time

Tuition fees are calculated in accordance with individual State/Territory Government Contract guidelines.

FCIATA conducts internal audits and is subject to external audits to verify that its fees, charges and refunds policy is in line with relevant government funding and refund guidelines.

## 4.8 RPL (Recognition of Prior Learning) assessment fee

\$3,000. Refer to Section 4.4.3(b) for more details.

## 4.9 Apprenticeship and Traineeship Fees

FCIATA will charge fees as stipulated by any state government funding contract.

## 4.10 Late Payment

4.10.1 Where a client is more than 14 days overdue with payments, FCIATA reserves the right to suspend all services until payment is made to bring fees up to date.

4.10.2 FCIATA may make alternative payment arrangements for clients experiencing genuine difficulty in paying their fees. Clients must advise FCIATA, in writing to initiate this option.

4.10.3 For long term, outstanding amounts, FCIATA may utilise the services of a debt recovery agency to ensure the collection of outstanding fees.

## 4.11 Fees, Charges and Refunds Policy

The Fees, Charges and Refund Policy is outlined on the RTO Website, in the Information Handbook – Student and Employer and in the Statement of Services and Fees.

This policy is also discussed at the enrolment information session. The refund terms are as follows:

*If a funded student withdraws:*

- within 5 days of enrolment, FCIATA will charge a \$300 administration fee. In case of concession/exemption fee, where the amount is less than administration fee, no refund will be issued.
- after 5 days but before 6 months of enrolment, FCIATA will refund 50% of the 2nd Instalment amount.
- after 6 months of enrolment, FCIATA will not refund the fees paid.

*If a RPL student withdraws:*

- within 5 days of enrolment, FCIATA will charge a \$300 administration fee. In case of concession/exemption fee, where the amount is less than administration fee, no refund will be issued.
- after 3 months of enrolment, FCIATA will refund 50% of the 2nd Instalment amount.
- after 6 months of enrolment, FCIATA will not refund the fees paid.

In the unlikely event that FCIATA is unable to deliver the course in full, the applicant will be offered a refund of all unspent pre-paid course fees to date. The refund will be paid within 30 working days of the day on which the course ceased to be provided by FCIATA.

## 4.12 Refund Form

All refunds must be approved by the CEO or authorised delegate. Exemptions to the refund conditions may occur where the participant has extenuating, or compassionate grounds as determined by the CEO or authorised delegate.

Approved refunds are paid directly to the person who made the payment. Under no circumstances will a payment be made to a third party without the written consent in English of the person who made the payment. All refunds are made in Australian dollars, paid directly into the nominated bank account.

The participant or the person who made the payment will be required to sign a **Refund Application form** to authorise payment to a third party.

FCIATA will provide the client/employer with a statement detailing the outcome of the refund application, calculation and payment of the refund.

Participants are referred to FCIATA's **Complaints and Appeals Policy** available from the FCIATA's administration department or from the FCIATA website if they wish to appeal the implementation of this Policy.

4.13 This policy, and the availability of complaints and appeals processes, does not remove the right of the client to act under Australia's Consumer Protection Laws. All students and clients have the right to act under Australia's Consumer Protection Laws.

A 2 day (business day) cooling off period applies if the client does not wish to proceed with the training program. After the 2-day cooling period the enrolment will be processed into our SMS where all applicable fees and charges will be applied.

Notification must be received in writing (preferably by email) if the student does not wish to proceed with the training program.

## 4.14 Incidental Fees

In the event of cancellation of a training session by short notice the costs of the trainer may be charged back to the client at the CEO's discretion.

Short Notice – after 5pm day before training or day of training.

Where the trainer is required to conduct training outside of normal working hours, trainer costs may be charged back to the client.

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## Document Information

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