



POLICY DOCUMENT

Fees, Charges and Refunds Policy

Purpose

Through this policy, ANMF (Vic Branch) Education Centre ensures that all individual and organisational clients are aware of the fees and charges associated with enrolment in a course and/or service with ANMF (Vic Branch) Education Centre. This policy also provides guidelines for the eligibility of refunds.

ANMF (Vic Branch) Education Centre ensures the protection of all fees and aims to provide clear and accessible information to students and organisational clients about fees and charges prior to and throughout their enrolment and/or other involvement with ANMF (Vic Branch) Education Centre.

Information about Fees and Charges

- Course fees will be established and reviewed by the Education Centre Manager in consultation with the Chief Executive Officer.
- Individuals seeking to enrol in a course with ANMF (Vic Branch) Education Centre are advised of all fees and charges associated with a course, including course fees, administration fees, materials fees and any other charges on the relevant course brochure and on ANMF (Vic Branch) Education Centre's website.
- Organisations and other clients seeking to enter into a service delivery agreement with ANMF (Vic Branch) Education Centre will be notified of the fees and charges associated with the agreement in information and proposals provided prior to entry into the agreement.
- The information provided to each student and/or client will include:
 - The total amount of all fees including course fees, administration fees, materials fees and any other charges.
 - Payment terms, including the timing and amount of fees to be paid and any non-refundable deposit and administration fees.
 - Any fees and charges for additional services.
 - ANMF (Vic Branch) Education Centre's refund arrangements.
- Persons seeking to enrol with ANMF (Vic Branch) Education Centre must read and understand this Fees, Charges and Refunds Policy before signing their Letter of Offer.

Payment Agreement

- A Letter of Offer providing the students acceptance into the course, details of the course, and the outlines of the total course fees, payment terms and schedule of fees are sent to the student.
- The student's confirmation to the letter of offer is considered as an acceptance to the terms of payment.
- The Letter of Offer is designed to provide clear and concise information to the student about applicable fees and charges and provide options for payment.

Fees in Advance

- ANMF (Vic Branch) Education Centre collects fees in advance for services not yet provided to students in the form of a deposit and/or at various intervals throughout a course and in accordance with the course's relevant payment schedule. To ensure the protection of fees paid in advance, ANMF (Vic Branch) Education Centre has adopted the following protocol:

Individual applicants:

- Where course fees are no greater than \$1,000.00 full payment is required prior to or on the day of the course/workshop.
- Where course fees are greater than \$1,000.00, individuals will be required to pay no more than \$1,000.00 prior to course commencement and no more than \$1,500.00 in any one instalment thereafter.
- Organisations are invoiced, with full payment to be received within fourteen days of the invoice date.

What do fees cover?

- Unless otherwise specified, course fees include the cost of all tuition and compulsory training and assessment materials. Any optional textbooks and materials that may be recommended but not required for completion of the course are not included in course fees and will be an additional cost should the student wish to purchase such materials.
- For reissuing of a qualification testamur or academic statement, an additional fee will be incurred at the rate provided on the relevant Course Financial Agreement/Fee Schedule.

Methods of Payment

- Payment can be made by cheque or credit card, in person, by mail or telephone, and by direct bank transfer.
- Course participants/organisations may request information regarding balance of fees paid via the Education Assistant.

Issuance of Qualifications

- Upon completion of a course and once all fees have been paid, the printed qualification or certificate with a statement of results will be issued and sent to the registered address of the student. When a student withdraws from a course prior to course completion and once all fees have been paid, a statement of attainment will be sent to the student's registered address.
- ANMF (Vic Branch) Education Centre reserves the right to withhold the issuing of qualifications and statements of attainment until all fees have been paid.

Late Payment

- ANMF (Vic Branch) Education Centre will send timely reminders by email (**7 days before each due date**) to students for each instalment payment after commencement for every course intake
- Students who are having trouble in paying fees are invited to call our office to make alternative arrangements for payment during their period of difficulty
- ANMF (Vic Branch) Education Centre will issue letter of notice for overdue fees (**2 days after due date**) to students by email for each instalment payment after commencement – *see Appendix Letter of Notice (7 days overdue) v2.0.*
- ANMF (Vic Branch) Education Centre will send suspension letter for overdue fees (**5 days after letter of notice**) to students by email for each instalment payment after commencement – *see Appendix Suspension Letter (5 days of overdue non-payment) v2.0*
- An SMS will be sent after each of the email correspondence to prompt the student to check their emails.
- Where possible a copy of the letter would be handed to the student in class
- ANMF (Vic Branch) Education Centre will escalate students matters with non-payment of tuition fee after suspension of training services (**14 days of non-payment**) to the finance team.
- Finance team will take on further recovery action in consultation with the Senior Management.

Refunds

Course cancellation:

In the event of a training course being cancelled by ANMF (Vic Branch) Education Centre all students enrolled in the course will have the option of being transferred to a later course or having a full refund of monies paid. Refunds will be distributed in the form that money was received.

Course withdrawal:

Students or organisational clients who wish to withdraw from a course must notify ANMF (Vic Branch) Education Centre in writing via completion of a Course Withdrawal Form, by written correspondence or email. Students or organisational clients who have not provided written advice of withdrawal are not eligible for consideration of a refund.

- The student (or organisation) formally advises the RTO, a minimum of 7 calendar days before classes commence and with no attendance or participation in training, that the student (or organisation) is withdrawing from the course. An administration fee of 10% of the total course fee will be applied to

cover the costs of processing the refund. Refunds will be distributed in the form that money was received.

- Individual students or organisational clients who withdraw from a course with less than 7 calendar days notice from course commencement or after course commencement will not receive a refund.

The key criteria applied when considering a refund application is the scheduled commencement date of the classes of the course. An application for refund of fees will only be considered under the following circumstances:

- The student overpays the fee.
- The student enrolled in a course that has been cancelled by the RTO.
- The student paid the full fee but is granted Youth Allowance or Austudy within two weeks of the date of enrolment or the date of first attendance at class or participation in training. If the course allows for a concession and the student is eligible, a refund for the difference between the full fee and concession fees will apply.
- The student formally advises the RTO, before classes commence and with no attendance or participation in training, that the student is withdrawing from the course. An administration fee of 10% of the total course fee will be applied to cover the costs of processing the refund.
- The Education Centre Manager is of the opinion that the student would be unreasonably disadvantaged if a refund was not granted. For example, a student meets with a serious misadventure/illness and is unable to continue with the enrolment. Such request for a withdrawal and/or refund will be assessed and responded to by the Education Centre Manager within 20 working days. The student will be notified in writing of the outcome of the refund application.

Circumstances not usually regarded as grounds for a refund include:

- job change
- change in work hours
- inconvenience of travel to the RTO
- moving interstate
- Redundancy/retrenchment.

Letter of Notice – overdue fees

Dear

This letter of notice is to inform you that your overdue payments in accordance with your course fee schedule with ANMF (Vic Branch) Education Centre remain unpaid.

Specifically, your tuition fees to the amount of \$_____ are now 7 days overdue for the TAE40116 – Certificate IV in Training and Assessment.

This amount must be settled within 7 days from the date of this notice. The non-payment of tuition fees will result in suspension of training services in line with the Fees, Charges and Refund policy. Please refer to your student handbook for more information.

You are strongly advised to settle your overdue payments as soon as possible to avoid any disruptions to your course progress.

We look forward to receiving the outstanding fees as soon as possible.

Thank you in advance for your cooperation in meeting your financial commitment for educational services received.

Should you wish to discuss please contact me on 03 9275 9373 or via email at complaints@anmfvic.asn.au

Kind Regards

Education Centre Manager

NB: kindly disregard if you have made the relevant payments and/or you believe this notice has been sent in error.

Date

Letter of notice – suspension of training services

Dear

As you are aware your overdue payments in accordance with your course fee schedule remain unpaid. Despite reminder emails requesting payments, the debt remains owing.

We note that we have not had a response to our most recent letter of notice sent to you on **13 December 2018**. Please be advised, where a student is more than 7 days overdue with payments ANMF (Vic Branch) Education Centre reserves the right to suspend training services until payment is made to bring fees up to date. Training services include access to classes and simulated nursing lab, library services, online learning material and assessment results.

The education centre has suspended your training services in line with the Fees, Charges and Refund policy and procedure. Please refer to your student handbook for more information.

The Education Centre will initiate the cancellation of your enrolment due to the non-payment of tuition fees in the next 7 days, unless payment to the amount of \$ _____ is made by close of business on **Friday, 4 January 2019**.

Please note the cancellation of enrolment may affect your study arrangements, this includes extending your completion date. It may also affect future government funding entitlements, if applicable to your enrolment.

We hope you will make every effort to meet your financial commitments to this course.

Should you wish to discuss this further, please contact me on 03 9275 9373 or via email at complaints@anmfvic.asn.au

Kind Regards

Education Centre Manager

NB: kindly disregard if you have made the relevant payments and/or you believe this notice has been sent in error.