

SM25: Refund Policy and Payment Plan Terms and Conditions for all non Vet Student Loan Courses

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1. Modification History

Version	Comments
7	Amended due to Policy format change
8	Amended due to changes in fee structure
9	Amended due to Policy format change
10	Amended due to Policy format change
11	Amended due to Policy format change
12	Amended to include Short course refunds
13	Amended to include VSL
14	Review of the Policy

1.1 Purpose

CCBT makes every effort to ensure potential clients and students are made aware of its Fees, Charges and Refund Policy before accepting an applicant for enrolment.

2. Scope

The policy applies to fees, charges and refunds applicable to the provision of training including students undertaking training under Government Training Contracts and students and clients paying full fees.

Legislative Context

This policy satisfies the requirements of AQTF Essential Conditions and Standards for Continuing Registration.

Policy Statement

CCBT will ensure that fees, charges and refunds are collected and administered in accordance with the provisions of applicable legislative and contractual requirements.

5. Procedures

5.1 Notification of Fees and Charges

Fees and charges are advised to the client/student prior to or at the time of enrolment through the appropriate documentation. Payment arrangements are aligned to courses and may vary depending upon factors such as length of course, student cohort, government contract guidelines etc.

CCBT advises its fees and charges in course promotional materials, on the website, in the Agreement for Provision of Training, in pre-course invoices, in the student Course outlines, and in the Schedule of Administrative Fees, Charges and Refunds applicable at the time. Access and the dollar amount of subsidised training varies under the state and federal requirements simulating the individuals and training program's (qualification/skill set) eligibility. Fee for services costs apply where no subsidy /only part of subsidy is available. Students and/or their employers) engaged in training which is funded by the State or Commonwealth Government programs, will be made aware of the funding that is provided by the Government, as well as any additional fees applicable such as administration charges, resource or material costs.

All tuition, administration, resource and materials associated with students under a training contract and/or accessing government subsidised training are based on State Government or Commonwealth funding and fees guidelines as applicable. Fees of \$1000 will not be collected prior to course commencement and the total amount required to be paid which is attributable to tuition or other services yet to be delivered does (will) not exceed \$1500. Tuition and enrolment fees are non-transferable to other students or other institutions. A tuition fee payment plan may be granted to students.

5.2 Administration and material charges

These may include but are not inclusive of an administration charge, enrolment fee, booking fee, learning resources essential for the course, uniform garments mandatory in work placement programs, items which are consumable or transformed by students during the course, text books, photocopying, copies of academic reports, change of enrolment, additional copies or re-issue of qualifications and academic transcripts, late marking and

assessment re-sit fees. Additional charges may also apply including follow up charges associated with late or non-payment, overdue fees, dishonour cheque fees. All students are advised of any additional material and/or resource charges that may apply, based on their individual enrolment. Any equipment/property purchased either separately by the student or paid for as part of resources fees becomes the property of the student.

5.3 Payment arrangements

Irrespective of the availability and receipt of government subsidies by an employer, school or student, it is a requirement of CCBT that where tuition fees, administrative charges or other charges are applicable, these must be paid by the specified due dates on the tax invoice and paid in Australian dollars.

CCBT Payment Plans are only available for Tuition Fees, Student Kit Fees and Student Account Keeping Fees. Any other additional fees cannot be included in a Payment Plan. Students under 18 years of age are not permitted to enter into a CCBT Payment Plan arrangement and must have a parent or guardian enter the arrangement on their behalf.

5.4 Non -payment of fees

If a student/employer fails to pay all fees and charges by the date due the student/employer is deemed to be an Institute debtor. Late fee payments incur a penalty of 5% of the total amount payable. Failure to pay the debt within 14 days of the original due date may result in any or all of the following, until the full amount is paid;

- ◆ Suspension of the student from attending or participating in the course
- ◆ loss of access to the CCBT's resources
- ◆ loss of access to enrolment record information and academic transcripts
- ◆ inability to graduate
- ◆ termination of the enrolment

5.5 Debt Recovery

Fair and adequate recovery procedures are in place to manage the collection and recovery of monies

5.6 Credits

Pre-payments, scholarships, waivers and amounts transferred from one course to another will be credited to the student/client's account

5.7 Refund base on CCBT course deferment or cancellation.

CCBT reserves the right to defer or cancel a course, change course start dates, or change course curriculum/programs at any time. In the case where the Institute cancels a course prior to its commencement date all monies paid to CCBT will be refunded within 10 working days.

Where CCBT cancels a course before its expected end date, the balance of fees paid for that portion of the course not yet delivered will be refunded within 10 working days

In the case of a course start date being deferred, and the new date is unacceptable to the student, all monies paid to CCBT will be refunded within 10 working days of notice of the rescheduling.

5.8 Refund based on Student Request

A guide to refund amounts and conditions is provided in the relevant Administration Fees, Charges and Refund Schedules A and/or B attached to this policy, and is published on the Institute website.

Approved refunds are payable less the amounts indicated in the Schedules and any agent fees that may have been incurred by the Institute.

5.9 Requests for Refund of Fees

Application for a refund of tuition fees in accordance with this Refund Policy and Schedule must be made in writing on the 'Application for Refund' form available from the CCBT's administration department, stating reasons and relevant details and supported by appropriate documentation where appropriate. This must be submitted to the Institute's administration department. CCBT will pay the approved refund amount within 4 weeks of receiving the written request. Payments of any outstanding debts to CCBT must be made before a refund will be processed. Refund applications will not be processed where the signature on the Application for Refund does not match the Student's signature or signature of the original payee or their authorised representative

6. Approvals

All refunds must be approved by the CEO or authorised delegate.

7. Short Courses

Please note that once a student commences a Short course, the student will be liable for all fees and charges for the Short course they have commenced, even if the student withdraws. Further information available on Short Course Terms and Conditions

8. Payment of Refund

Approved refunds are paid directly to the student or the person who made the payment, unless the enrolment has been made through an education agent when the refund may be made through the agent who enrolled the student. All refunds are made in Australian dollars, paid directly into the nominated bank account.

CCBT will provide the student and/or employer with a letter detailing the outcome of the refund application, calculation and payment of the refund.

The student will be required to sign a Refund Authority form to authorise payment to their education agent or another third party.

8.2 Appealing Refund decisions

Students are referred to CCBT's Complaints and Appeals Policy and Procedure available from CCBT office or by sending a request to compliance@caseycollege.vic.edu.au if they wish to appeal the implementation of the Refund Policy.

This policy, and the availability of complaints and appeals processes, does not remove the right of the student to take action under Australia's consumer protection law.

9. Related Policies & Procedures

Admissions Policy and Procedure

Complaints and Appeals Policy and Procedure

Fees and Charges Policy

10. Implementation

Fees, Charges and Refund Policy – is made available via CCBT’s website externally and on CCBT network and in related folders.

11. Responsibilities

The CEO and Student Management will review this policy annually, or in case of legislative changes requiring amendments.

12. Attachments

Appendix A – Fees, charges and refunds for Training conducted under Government Funding and Fee for Service students

APPENDIX A
Fees, charges and refunds for
Training conducted under Government Funding and Fee-for-Service domestic students

Circumstance	CCBT Institute Policy	Notes
Written notice of withdrawal provided prior to course commencement	Paid material and tuition fees are refunded Please note the deposit is nonrefundable.	Where an administration fee has been charged, the administration charge is non-refundable
Written notice of withdrawal provided within 28 days after course commencement	All fees for Tuition undertaken, Kits received and Materials received, Accounting Keeping fee will need to be paid. All deposits are non refundable.	Where an administration, tuition undertaken, kits or material fees has been charged, the administration and material charge is non-refundable Please note: a student is liable for all fees and charges for units commenced, even if they withdraw
Written notice of withdrawal provided post the 28 days after course commencement	All fees for Tuition undertaken, Kits received and Materials received, Accounting Keeping fee will need to be paid. All deposits are non refundable and a Cancellation fee is applicable as stated in the Payment Plan agreement	Where an administration, tuition undertaken, kits or material fees has been charged, the administration and material charge is non-refundable Please note: a student is liable for all fees and charges for units commenced, even if they withdraw
Pre-requisite Units of Competency	The Institute may charge the participant or employer for the delivery or assessment of pre-requisite units.	Government funding is not provided for delivery of pre-requisite units of competency. These must be completed prior to the start date of the Training Contract.
Fee for Service and additional employer contribution	All fee-for-service charges are disclosed to the employer or student	In most States User Choice funding amounts are considered to be a contribution to the cost of training delivery. RTOs may negotiate additional fees contribution from an employer. This can be a full fee-for-service or a partial fee-for-service to cover additional charges and delivery costs beyond the government's contribution.
<p>A student undertaking Government funded training and/or their employer may request full details of the relevant State or Commonwealth fees and refunds policy prior to enrolment.</p> <p>Full or part fee exemption/concession is applied in accordance with each States funding guidelines. Fee exemption or concessions vary in each state, however, eligibility may apply to the following and others:</p> <ul style="list-style-type: none"> ☑ 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 variations) ☑ Aboriginal and Torres Strait Islanders (State variations) ☑ Severe financial hardship ☑ Persons in receipt of AUSTUDY or ABSTUDY ☑ Persons under 18 years of age ☑ VET in Schools students 	<p>Tuition fees are calculated in accordance with individual State Government Contract guidelines.</p> <p>Refunds and retained fees and charges are applied in accordance with individual State Government Contract guidelines.</p> <p>The Institute conducts internal audits and is subject to external audits to verify that its fees, charges and refunds policies and procedures are in line with relevant government funding and refund guidelines</p>	

<p>☑ Diploma and Advanced Diploma of Children's Services (State variations) Concessions may also apply to the dependent spouse or dependent child of a card holder.</p>				
Circumstance	CCBT Institute Policy	Notes		
Under some government sponsored funding agreements, participant and/or employer contributions are made to an individual's training.	Refunds and retained fees and charges are in accordance with individual State/Commonwealth Government Contract directions and guidelines.			
Institute cancels the course prior to course commencement	All monies paid to the provider by the participant or employer will be refunded within 10 working days	This applies to all fees paid up-front in all States.		
Additional fees for cost of goods or materials to be retained by a student	The student is permitted to use equivalent goods or materials which they obtain from another source.	These fees are not applied in all States/Territories dependent upon State Government Contracts		
RPL (Recognition of Prior Learning) assessment fee	Fee on application	Charges may vary based on State Government fees and charges guidelines, but where combined with training being undertaken, the combined fee for RPL and training will not exceed the maximum fee chargeable		
RCC (Recognition of Current Competency) if required by a licensing authority to ensure competency is being maintained	Fee on application	RCC fees only apply where a review against current competency is required by an external party. The fee for RCC will be the same rate as a fee-for-service course proportionate to the unit/s unless otherwise indicated by State Government fees and charges guidelines.		
Re-mark of assessments where a candidate received a 'Not Yet Competent'	Exam re-sit - \$25 Practical unit fee is subject to the individual assessment requirements	This fee is applied at the discretion of the Institute and may be waived where the candidate achieves an outcome of 'Competent' on the re-marking of the assessment		
Unit Re-sit where a candidate received a 'Not Yet Competent' and needs to repeat the unit	\$150 if they are to repeat the unit Full unit fees apply to some units that have a practical attached	This fee is applied at the discretion of the Institute and may be waived where the candidate achieves an outcome of 'Competent' on the re-marking of the assessment		
Payment Plan option	\$200 Account keeping fee			
Timetable change	\$250	This fee is applied at the discretion of the Institute and may be waived.		
Document Re-issue where an original with signature is required – eg re-issued Certificate	\$65 which is based on the guidelines of the lowest State Government fees for certificate reissue	<table border="1" style="width: 100%;"> <tr> <td>Re-print of transcripts and other documents</td> <td>\$65 per Transcript \$30 for other documents</td> </tr> </table>	Re-print of transcripts and other documents	\$65 per Transcript \$30 for other documents
Re-print of transcripts and other documents	\$65 per Transcript \$30 for other documents			
External Appeal Fees	Domestic: External Appeal through ITECA - fees may apply.	<table border="1" style="width: 100%;"> <tr> <td>Replacement Student ID</td> <td>\$10</td> </tr> </table>	Replacement Student ID	\$10
Replacement Student ID	\$10			
Credit Transfer	No charge	<table border="1" style="width: 100%;"> <tr> <td>Photocopying on campus sites</td> <td>\$0.20 black and white A4 \$0.30 black and white A3 \$0.50 colour A4 \$1.00 colour A3</td> </tr> </table>	Photocopying on campus sites	\$0.20 black and white A4 \$0.30 black and white A3 \$0.50 colour A4 \$1.00 colour A3
Photocopying on campus sites	\$0.20 black and white A4 \$0.30 black and white A3 \$0.50 colour A4 \$1.00 colour A3			

REFUND POLICY & PAYMENT PLAN TERMS & CONDITIONS
Payment Options

Tuition Fees

- Direct debit only (please complete the form attached)

Deposits and Purchases

- Credit card payments over the phone to 1300 711 072
- Direct debit only (please complete the form attached)
- In person cheque and cash payments

Bank Details for Direct Deposit

Account Name: Casey College of Beauty Therapy
Bank: National Australia Bank
BSB: 083547
Account No: 753964226

Please note that when paying by Direct Deposit you must use the Student Surname and/or Student ID Number as the reference. Direct Deposits without a reference will not be allocated to a student's account.

I,....., agree to the Payment Plan Terms & Conditions stated herein. I agree to pay to Casey College of Beauty Therapy the amount as per the Payment Plan Schedule attached.

By signing this agreement I confirm that:

- I have read and understood Casey College of Beauty Therapy's Fees, Charges & Refund Policy
- I agree that if for any reason I withdraw from a course outside of Casey College of Beauty Therapy's Fees, Charges & Refund policy I am still liable for fees and charges associated with this Payment Plan as stated in the Terms & Conditions
- I understand that I am liable for all fees and charges for units commenced, even if I withdraw.
- I understand that if I do not successfully complete the qualificationwithin the allocated course duration set out by Casey College of Beauty Therapy there will be additional fees and charges for completion of the qualification in the following academic year
- I understand that if I complete the qualification before the expected completion date, all fees and charges associated with this Payment Plan must be paid in full before a Certificate and Statement of Results will be issued
- I agree that this is a legally binding agreement

Signature: _____ Date: _____

Witnessed by: _____ Date: _____
Casey College of Beauty Therapy Representative