Purpose

To ensure that accurate and consistent processes are applied for all fees, charges, and refunds at a national level for both fee for service and VET Government funded courses as per the 2025 Standards for RTOs and VET contractual agreements per state.

Intent

To ensure that all applicable fees and charges payable for courses are communicated accurately, invoiced, recorded and where applicable - refunded, according to ASH Pty. Ltd. (trading as Ashley Institute of Training (ASH), RTO: 20749) procedures, payment terms agreed to during enrolment, the service agreement, state funding contracts and national legislation.

Staff Responsible

- Business Development Managers (BDM)
- Administration
- Compliance Team
- RTO Chief Executive Officer
- Finance

Compliance Standards

This policy relates to the SRTO 2025 Division 1 Standards: 2.1, 2.2.

And the Skills Assure Supplier Policy 2025-2028

Related Policies/Templates/Documents

- P-001.2 Enrolment Policy and Procedure
- P-003.2 Record Management and Maintenance Policy
- P-057.2 Assessment Policy and Procedure
- F-048.2 Statement of Fees Request Form
- F-074 Financial Hardship Form - QLD

Definitions Fees payment made for education services.

Charges – the prices for the services.

Student/s refers to all persons enrolled in a course at the RTO.

Client/s refers to all Employers, WFA providers or similar that are paying fees on behalf of the Student/s.

SMS refers to Student Management System.

SAS refers to Skilled Assured Supplier (meaning the approved RTO to deliver funded training in QLD)

Policy

Communicating Fees, Charges and Refund Information

- It is the responsibility of ASH to ensure all potential and enrolled students are accurately provided information in relation to fees, charges, and refunds prior to and during enrolment. Communication of fees, charges and refunds may be published on the student flyer, the ASH website, communicated verbally and in writing during enrolment and/or any other form of provided by ASH. This information will include:
  - Fees associated with the course.
  - Additional administration fees
  - Fees for materials and resources
  - Payment terms including when payment is due and refundable and/or non-refundable deposits; and
  - Refunds policy.

1. Terms of Fees

Statement of Fees

- All fees are detailed for any enrolment on a Statement of Fees (F-048) which all students must be given, and the information clearly explained.
- Where an employer is paying fees, they must sign the declaration on the statement of fees and be made aware of the clauses in this policy.

Funded Training

- When the enrolment is processed, the agreed fees and charges will be invoiced to the student/client in line with fees and charges outlined on the application form, statement of fees & course overview and State VET Funding Contract – refer to procedure.

Fee-for-Service (Non-State Funded Training)

- Depending on the individual agreement between ASH and the Student, ASH will charge the tuition fee in respect of the course, inclusive of any associated administration and course material fees payable by the Student/Client.

1.1 Payment of Fees

- ASH will not accept fees greater than $1500 before training is commenced.
- Failure to pay fees will result in ASH being compelled to withhold results, statement of attainment or certification.
- Payment terms of any invoice are 7 days.
- Receipt of fees paid are outlined in the **- payment of fees procedure.**
- If payment is made via bank transfer, notification must be sent via email to: accounts@ash.edu.au

1.2. Payment Arrangements

- ASH will offer on an individual basis payment arrangement for students that may be experiencing financial hardship **– refer to procedure.**

1.3. Employer Fees

- A declaration is signed by the employer on the statement of fees for any enrolment.
- Where an employer has noted they will pay fees on their employee's behalf, they will be held responsible for full payment.
- It is the employer's responsibility to ensure that, if they agree to pay any fees on behalf of the employee, they also make arrangements to be reimbursed by the employee.
- **Fee for Service Students** - It is the employer's responsibility to inform ASH in writing if the student leaves their employment including the date ceased employment.
- On receipt of this notification, ASH will issue an invoice to the employer for the units started/completed up until the date of notification that has not already been billed.
- Failure to notify us of the student's employment status will result in fees payable for all units trained, should the student continue their study past their employment date.
- **Funded Students** - The payment of fees is required regardless of the approval and/or receipt of any other Federal or State incentive to the employer.

1.4. Additional Fees

Additional fees that ASH will communicate during enrolment and may be charged are outlined as follows:

- Re-assessment fees for students requiring additional opportunities as per **P-057.2 Assessment Policy and Procedure.**
- Re-issue of a Testamur, Statement of Attainment or Record of Results.
- External agency fees associated with the Appeals Process as per **P-057.2 Assessment Policy and Procedure.**
- Recognition of Prior Learning (RPL) fees per unit (excl GST) will be charged as the following:
  - Certificate II or III level = $250 per unit
  - Certificate IV level = $270 per unit
  - Diploma Level = $300 per unit
- Any additional fees and charges that are guided by state funding body policies and contractual requirements.

1.5. Overdue fee payments

- Clients who are overdue in paying fees will be formally communicated with by an ASH financial representative to discuss payment options and possible consequences associated with non-payment.
- Where any fee becomes overdue, this could result in the suspension and/or halting further progress of the students training.
- Long term outstanding fees may include the services of a debt recovery agency which may incur further debt recovery expenses.

Financial Hardship

- ASH is committed to providing opportunities for students to participate in training that improves employment outcomes for the student. In situations where a student can demonstrate genuine financial hardship, fees will be waivered in line with government funding requirements. State funding guidelines will vary, however, the general process for determining and documenting financial hardship is outlined in the - Financial Hardship Procedure.

Deposits / Fees in Advance

- For Fee-for-Service Courses, ASH collects fees in advance for services which are not yet provided to students. At various intervals throughout a course and in accordance with the course's relevant payment schedule, further payment may be taken. ASH will not accept fees greater than $1500 before training is commenced at any time during training as outlined in 2.3 Payment of fees.

2. Refund of fees

2.1. Cooling off period

A cooling-off period of 10 business days applies on any qualification enrolment from the contract signed date unless State legislation specifies a differing cooling-off period. During this period the student can cancel the contract without payment or penalty.

2.2. State Government Funded Refunds

Due to state contractual refund obligations, this process will be managed on a state level – refer to procedure.

2.3. Fee-for-Service Non-State Funded Refunds

Depending on the individual agreement between ASH and the Student, ASH will refund the Tuition fee paid in respect of the course, less the minimum charge, inclusive of any associated administration and course material fees payable by the Student/Client.

Where admin fees are charged, these are non-refundable as per the agreement.

Depending on the individual agreement between ASH and the Client, unless it is stipulated otherwise:

- There is no refund for fee-for-service traineeship training after a student has commenced a unit of competency.
- Where a student has not commenced a unit of competency or booked into attend the course (and therefore been provided with all resources to complete the course), and payment has been made, this may be refunded as long as suitable notice has been provided in writing by the Client or Student.
- Where a student has booked in to attend a course, refunds for those units of competency will be applied as per the fee for service short course refunds below.

2.4. Fee for Service Short Course Refunds

If a student withdraws, from a course where a fee is payable prior to the commencement date, then ASH will refund the tuition fee – refer to procedure.

Procedure

Determining correct fees, charges, and refunds

Action / Task	Responsible	Timeline
The CEO **must** confirm the relevant contractual requirements including correct fees from the relevant funding contract based on the qualification and characteristics of the student. These requirements are to be communicated formally to the Compliance Team and relevant parties at the beginning of each contract annually.	**CEO** **Compliance Team**	Annually at the commencement of the VET funding Contract

Communicating Fees, Charges and Refund Information

Prior to or during enrolment Correct fee amounts, charges, and refund processes for both government funded and fee for service courses must be communicated to all potential and/or enrolled students. This information must include the fees, additional fees, payment of fees, timing of payment and refund information. The information may be communicated by using one or more of the following approaches: ▪ ASH website and course flyers. ▪ When selling ASH's product and services verbally or in writing via email or any other form. ▪ When enrolling students on the student application form and/or service agreement. BDMs are required to discuss financial hardship arrangements with all student enrolling in a course – refer to procedure.	**Business Development Manager (BDM) / Other Relevant ASH staff**	During or prior to enrolment.
The student tuition fees published are subject to change given individual circumstances at enrolment.	**Marketing**	
Invoicing Students: During the enrolment process administration will distribute an invoice to the student outlining the fees and payment options including method and timing.	**Administration**	
Funded (State Funded Training) Invoices will be issued for only units that have been commenced, and payment reminders will be sent regularly until the outstanding balance is paid, unless alternative arrangements are approved by management.	**Administration**	
Fee-for-Service (Non-State Funded Training) Invoices will be issued monthly at a rate of $400 until the full outstanding balance is paid, unless alternative arrangements are approved by management.	**Administration**	

Action / Task	Responsible	Timeline
Once an invoice has been issued, payment must be made within seven (7) business days from the invoice date. Failure of payment of invoice will risk cancellation of enrolment. CEO must ensure that State VET funding requirements for invoicing students is adhered to. **Payment of fees:** We do not accept Cash Payments. Administration must ensure that all payments are administered accurately using the payment method notified by the student during their enrolment application. As specified in the policy, ASH must not request payment that exceeds $1500.00 prior to commencement of training during the student life cycle at any given time. ASH will accept fees to be paid by using one of the following methods: ▪ Eft. ▪ Direct Deposit; or ▪ Visa or MasterCard. Complications with regards to receiving payment by the student/client should be reported to the CEO and Accounts. **Receipt of payment:** Receipt of payment must be in the form of receipt provided through ASH's Student Management System. Alternatively, should ASH be faced with complications with the SMS, a hard copy receipt and/or verifiable through company bank statements will be sufficient. Information should include (but is not limited to) student name, amount, and date of payment.	**CEO** **Administration** **Accounts**	
Financial Hardship		
During enrolment BDMs need to discuss the students' financial situation to make a determination of severe financial hardship. Considerations may include duration of unemployment, assets, etc. Should financial hardship be identified, the BDM is responsible for completing with the student – **F-074 Financial Hardship Form** which **MUST** be signed by the student. The CEO must ensure that all requirements for eligible students are as per the relevant VET Funded Contract. The student must include within the form an estimate of all outgoing and ingoing financials and provide supporting documentation to authenticate.	**BDM** **CEO**	During enrolment

Action / Task	Responsible	Timeline
Financial supporting documentation must be sighted when completing the **F-074 Financial Hardship Form** and as a minimum consist of the following: ▪ Bank statements highlighting the institution. ▪ Credit card statement. ▪ Utility bills. ▪ Childcare invoices/statements highlighting the provider. ▪ Mobile phone bills. ▪ Letter from a job service agency confirming period of unemployment. ▪ Lease/tenancy/rental agreement. Students who can provide evidence of eligibility below are eligible for fee waiver: • Aboriginal and Torres Strait Islanders (through declaration and documentary evidence of community identification if required). • Students with a disability through evidence of CRN & Disability Support Pension This should at all times reflect an evidence-based process, therefore you should sight financial documentation, but it is not to be retained due to financial privacy requirements (unless stated as a state funding requirement).	**BDM**	
Payment plans: The Business Development Manager may approve a payment plan if requested by the Student/Client. Note: State funding requirements may be applicable. Payment plans are generally for full qualifications only and arrangements are scheduled into either 4, 8, or 12 monthly payments. It must also be demonstrated prior to commencement of the unit and the concession must be valid for the full enrolment period. If the concession is valid for part of the enrolment period, then only eligible units commenced prior to the expiry of the concession attract the concession rate.	**BDM**	

Action / Task	Responsible	Timeline
Refund of Fees		
Cooling-off period A cooling-off period of **10 business days** applies to any qualification enrolled from the application signed date unless State legislation specifies a differing cooling-off period. During this period the student can cancel their application to enrol without payment or penalty.	**CEO**	10 Business Days
Funded (State Funded Training) ASH Pty Ltd will provide a full refund of Co-contribution fees where training has not commenced at the time of enrolment cancellation. Pro-rata refunds will be issued to a student who withdraws from a unit of competency/module or training not delivered.	**CEO**	Annual Review of state contracts
Fee-for-Service (Non-State Funded Training) Refer to Cooling-off period.	**CEO**	When required
Students who withdraw from a training program after it has commenced are not entitled to a refund of any fees paid in advance. Exceptions may be granted if the student submits a valid medical certificate or other supporting evidence deemed satisfactory by ASH Pty Ltd demonstrating significant personal hardship. In such cases, any refund granted will be at the sole discretion of the CEO or Operations Manager.	**CEO or Operations Manager**	When required
If ASH Pty Ltd fails to meet its obligations under the service agreement, a full refund will be issued. Refunds will not be granted for Recognition of Prior Learning (RPL) after enrolment, where recognition resources and services have been supplied to the student. An application for refund of the course fees under any circumstances must be made in writing to ASH which can be communicated via email. Please note that these circumstances below do not automatically entitle the student to a refund. Refund eligibility will be assessed in accordance with ASH Pty Ltd.'s refund policy and at the discretion of the CEO or General Manager and may be negotiated on a case-by-case basis.		When required

<table>
<tr><th colspan="2">Action / Task</th><th>Responsible</th><th>Timeline</th></tr>
<tr><td>Circumstances</td><td>Refund Entitlements</td><td rowspan="5">Admin to complete approved request and send to Accounts Team for processing

CEO and or General Manager to approve before Accounts Team will process

Accounts Team</td><td rowspan="5">Within 5 Business Working Days</td></tr>
<tr><td>Student provides written notice of withdrawal 10 days before commencement of course.</td><td rowspan="3">Refund of 100% of fees paid

**Students will not be eligible for a refund on units that have been deemed competent.</td></tr>
<tr><td>Students are unable to complete the course due to extended hospitalisation/illness. Such requests should be supported with medical documentation **</td></tr>
<tr><td>If for any reason ASH Pty Ltd cancel or delay a course.</td></tr>
<tr><td>Review of credit transfer indicates that a student does not have to undertake those credited units within the course.</td><td>Pro-rata refund dependent on the number of units that the student has received credit transfer for.</td></tr>
<tr><td>If a student submits written notice of withdrawal on or after the commencement of training, the following reasons may be cited:
Changes to the student's work schedule
Difficulty or inconvenience in commuting to class
A change of mind regarding course participation
Relocation to another state
Employment changes, including job loss or retrenchment
Expulsion due to a serious breach of conduct</td><td>No refund of fees paid.</td></tr>
</table>

Action / Task	Responsible	Timeline
Fee for short course refunds: An application for refund of the course fees under any circumstances must be made in writing to ASH which can be communicated via email. A pro-rata fee refund, based on units completed and commenced, will be calculated for each individual situation. ASH can at its discretion move the student's enrolment into the next scheduled course if the circumstances are deemed reasonable (e.g. ill health with a verified medical certificate). No refund is available for students who do not attend with no prior notice. No refund is available where the student cancels on the day of the training, or to students who leave before finishing the course. A pro-rata refund of enrolment fees will be made if a training course is cancelled by ASH for any reason. **State Government Funding requirements:** The CEO is responsible for ensuring all State refund requirements are current and accurate as per the VET funding contract. Where a student co-contribution has been charged and collected, a full refund will be issued for each individual unit of competency where no participation in training has been undertaken at the time of cancellation of enrolment. Administration will complete all approved request for refunds by using the applicable form provided by Accounts Team. Where the amount is equal or greater than $500, it must be approved by the CEO and the General Manager of Training before Accounts Team will process the refund. Accounts Team will contact the recipient of the refund directly to confirm their contact and payment details within 5 business working days and will process payment. **Note:** *There will be a delay if the Accounts Team are not able to verify any missing or incorrect contact and or payment details.*	**CEO** **Admin to complete approved request and send to Accounts Team for processing** **CEO and or General Manager to approve before Accounts Team will process** **Accounts Team**	

Document Revision History

Version Number	Author	Date	Description
3.0	Aleena Velich	11 June 2017	Full revision and rewrite Added Procedure
	Patricia Fulcher	23 June 2017	Revised and approved
	Natalie Robinson	28 June 2017	Formatted and published
3.1	Natalie Robinson	04/08/2017	Corrected title of Procedure
3.3	Hetty Coles	26/10/2017	Updated payment of fees requested by the RTO, clause 2.3.
3.4	Patricia Fulcher	20/02/2018	Included further information about Statement of Fees, Employer Fees, and Overdue Fee Payments.
	Rosemary Vasallo		Reviewed policy and provided feedback.
3.5	Dayna Jackiw	18/2/2019	References to F-005 Student Enrolment Form changed to F-005 Student Application Form.
3.6	Dayna Jackiw	03/07/2019	Amended policy title and file name (to remove '&')
3.7	Aaron Hansen	15/07/2019	Added cooling-off period information.
4.0	Rebekah Faleafaga	30/01/2020	Reviewed and updated as per current requirements.
4.1	Pippa Price	03/02/2020	Footer corrected and updated
4.2	Fiona Dunkerton	09/07/2020	Formatting and RPL information updated
4.3	Pippa Price	15/08/2020	Fees collected prior to and during training updated.
4.4	Rebekah Faleafaga	June 2022	Reviewed and updated as per current state requirements.
4.5	Fiona Dunkerton	18/08/2023	Scheduled review; minor updates to formatting
4.6	Fiona Dunkerton	12/09/2024	Scheduled review; revision update; minor formatting updates.
5.0	Paul Cavicchia	27/02/2025	Changes to Governance of ASH, a major change
6.0	Rebekah Faleafaga	08/09/2025	Further additions to align with process changes to FFS pricing structure, updating of New RTO Standards 2025 and SAS compliance requirements.
6.1	Rebekah Faleafaga	30/09/2025	Removed accepting CASH payments.