



# Payments and Credit Policy

## Payment Plans

Student payment plans may be available:

- Where the student is over 18 years of age
- Where the student tuition fee is not being met by another party (employer)
- Where the total tuition fee is more than \$500 and less than \$10,000

Payment plans are available by application whereby the financial position of the student will be assessed individually. Evidence must be supplied to support the application. Terms and conditions apply.

## Payments not met

Where payments are not met:

- The student will be suspended from course until payment arrangement obligations are met
- If the student fails to settle their debt in the agreed time, TU will engage the services of a Debt Collection Agency to recover debt.

## Process for monitoring

- Payment plan details will be entered into Student Management System
- Student accounts will be reviewed on the 15th day of each month
- Monthly statements sent to students on the last day of each month



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## Refunds

TU has adopted a policy for student refunds that is deemed to be fair and equitable to both the student and the RTO. This refund policy is advised in writing prior to student enrolment. The refund policy has been designed to enable students to seek a refund where they legitimately believe this is applicable. The refund policy is as follows:

- Should TU cancel a qualification/ course, students are entitled to a full refund or transfer of monies to a future qualification/ course.
- Documentary evidence detailing the reasons for a refund must be provided to TU.

**For funded training**, refunds will be made in accordance with relevant State and Territory legislation; provision of a full refund will be given to a trainee for any student contribution fee charged for training delivered, where training has not commenced at the time of enrolment cancellation

The current fee schedule is available on our website at [www.trainingunlimited.com.au](http://www.trainingunlimited.com.au)

TU may require a deposit, which will not exceed \$1,500 per individual student, prior to course commencement. If the full course fees are below \$1,500, the full fees may be required prior to course commencement.

## For Full Fee Paying Students

- All courses are subject to TU's non-refundable \$10 enrolment fee.
- TU Training will hold all credit until a period of two (2) months after original booking date. After this, course credit is expired and cannot be used or refunded.
- Student is unable to attend due to illness or other medical condition: must provide a medical certificate within two weeks of the training date, otherwise the standard cancellation policy and rescheduling fees apply. A medical certificate will not be accepted if a student is late or has insufficient ID.
- Refunds requests must be applied for in writing by the student so we can verify their identity and keep a record of the request. If your refund is approved, funds will be returned to you by the means in which it was paid. If the course fee was paid by a third party, the third party will be credited the course fee, unless stated otherwise.

To apply for a refund, email [info@trainingunlimited.com.au](mailto:info@trainingunlimited.com.au) attention the CEO.



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## Withdrawal

If students need to withdraw from training, they may be entitled to refund of any fees paid in advance for study not yet commenced. TU will consider individual applications for fee waivers or refunds, in line with relevant State/Territory or Commonwealth funding guidelines where applicable, based on hardship and liaise with students directly to reach a solution.

## Cancellation

### Funded Students

If TU cancels any part of training; students will not be liable for costs associated with that training. Students will be provided with a Statement of Attainment for all completed units of competency and offered the opportunity to re-enrol with us or another RTO with full recognition of that statement.

### Full Fee Paying Students

- More than 24hr before the course start time = \$25 cancellation fee per course
- Less than 24hr before the course start time = \$50 Refund
- Late to course start time or Insufficient ID on the course date = \$50 Refund
- No Attendance or unable to pass course (e.g. doesn't return from break or is late back from break) = No Refund
- All cancellation fees refer to the original booking date (ie, rescheduled courses may not be eligible for refunds)
- In the event of an existing competency, the student can be provided a partial refund of the compliance fees.
- Course cancelled by TU Training: participants have the option of rescheduling to another date or receive a full refund of the course fee paid. No further monies will be paid for any other expenses the participant has or may incur.



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### Additional Fees

There may be some additional costs to the student not included in tuition fees. These might include specialist equipment retained by the student after the training or optional charges for additional resources beyond or in a different format from what are provided as part of the course. Any additional costs will be explained prior to being charged.

There may be additional fees incurred for additional LLN services. All services will be discussed with students before they are required to make any commitment.

Fee's for RPL will be assessed on an individual basis. Credit Transfer will incur no fees.

### Methods of Collection

- Methods of collection for students are:
- Credit card
- Automated recurring deposit

For further information, please email [info@trainingunlimited.com.au](mailto:info@trainingunlimited.com.au).

### Outstanding Fees

TU will attempt to recover outstanding fees by contacting the student directly via contact details provided at enrolment (or updated throughout the training period). Where applicable, TU will discuss payment plan options and personal circumstances. If payment is not received in full at completion of training, any testamurs (Certificates, Diplomas or Advanced Diplomas) or Statements of Attainment will be withheld until payment is received.

If payment is still outstanding six (6) months from the planned completion date or the date upon which the student was deemed competent in all units (which ever comes later), TU will engage the services of a debt-collecting agency to recover outstanding fees.



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## WA Traineeship Training Fees Policy 2020

As required by the State Government's VET Fees and Charges Policy, traineeship training fees are invoiced after signing of the Training Contract. Invoices are issued to either the student or employer as applicable. On receipt of the amount, a receipt is issued to the student and/ or the employer.

TU acknowledges that the State Government's VET Fees and Charges Policy is released in January of each year and is subject to change.

TU provides a ten (10) day cooling off period that will apply if a student wishes to withdraw from a course once confirmation and payment has been processed. If a student wishes to withdraw within the cooling off period, they must notify TU in writing and return all TU course materials in their original state within five (5) working days from the course withdrawal notification. On receipt of all course materials TU will refund any payment received, in full. Should the student formally withdraw from the traineeship within three (3) months of commencement, the employer may be entitled to a pro-rata refund based on training not yet commenced.

The following students are entitled to the concession rate on course fees:

Persons and dependents of persons holding:

- A Pensioner Concession Card
- A Repatriation Health Benefits Card issued by the Department of Veterans' Affairs
- A Health Care Card
- Persons and dependents of persons in receipt of AUSTUDY or ABSTUDY
- Persons and dependents of persons in receipt of the Youth Allowance
- Persons and dependents of persons who are inmates of a custodial institution
- Secondary school-aged persons not enrolled at school



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If the concession is valid for the full enrolment period, then all eligible units commenced within that period attract the concession rate. If the concession is valid for part of the enrolment period, then only eligible units commenced on or after the start date and prior to the expiry of the concession attract the concession rate.

School Based Trainees are exempt from all training fees.

Where a student or a block of students transfers to another RTO, the new RTO will have course and resource fees transferred from TU, if the program of study has not commenced. In all other circumstances, the new RTO may ask for a pro-rata transfer, based on elapsed time, of course and resource fees from TU. Transfers of fees are to be managed between the two. Proof of enrolment and fees paid will be provided.

In the event of the student or block of students joining TU from another RTO, proof of fees paid will be retained for audit purposes, along with all other applicable details of transfer.

The student tuition fees are indicative only and are subject to change given individual circumstances at enrolment. Additional fees may apply such as student service and resources fees.

### Fee Waivers in Western Australia

TU may waive all fees and charges for students that are assessed as being in severe financial hardship for courses below Diploma level and concession-eligible Diploma and Advanced Diploma courses except for CHC50121 Diploma of Early Childhood Education and Care.

Whether a student is in severe financial hardship is to be determined on a case by case basis by TU. Students wishing to apply for fee waivers should email

[info@trainingunlimited.com.au](mailto:info@trainingunlimited.com.au)

Applications will be assessed by the CEO or State Manager. The student will be advised of the outcome via email. All relevant evidence and a letter should be included to support the application.

Existing worker trainees are not eligible for a fee waiver except for enrolments in concession-



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eligible Diploma or Advanced Diploma courses. Details of a student's enrolment records where a fee waiver has been granted and documented reasons for the decision will be retained for audit purposes. Meeting the concession eligibility requirements entitles the individual to a fee concession but is not grounds for the granting of a fee waiver.

### Queensland Fee Policy

TU will not charge more than the student contribution fees as stated in the current SAS Policy, unless we are advised of any changes by the Department.

Where TU collects a student contribution fee, it may be paid on behalf of the student by their employer or a third party unrelated to TU but cannot be paid or waived by the TU (whether directly or indirectly), unless approved in writing by the department.

### Partial Exemption of Tuition Fees in Queensland

TU will charge 40% of the student contribution fee where the student falls into one or more of the following exemption categories:

The student was or will be under 17 years of age at the end of February in the year in which TU provides training, and the participant is not at school and has not completed year 12.

- The student holds a Health Care Card or Pensioner Concession Card issued under Commonwealth law or is the partner or a dependent of a person who holds a Health Care Card or Pensioner Concession Card and is named on the card.
- The student issues TU with an official form under Commonwealth law confirming that the student, his or her partner or the person of whom the student is a dependent, is entitled to concessions under a Health Care Card or Pensioner Concession Card.
- The student is an Aboriginal or Torres Strait Islander person. Acceptable evidence is as stated on the Training Contract and AVETMISS VET Enrolment Form.



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### Full Exemption of Tuition Fees in Queensland

TU may apply full exemption from the student contribution fee where the student falls into one or more of the following exemption categories:

- Where payment of the student contribution fee would cause extreme financial hardship, then the PQS may waive these fees:
- Undertaking a Qualification as part of the Skilling Queenslanders for Work or SQW
  - Work Skills Traineeship program;
- School-based apprenticeship or traineeship;
- Specific fee-free training programs as announced by the Queensland Government;
- Foundation skills – this training is fee-free.

### Fee-Free Year 12 Graduates in Queensland

The SAS must not charge a fee to any individual who is eligible for a Government subsidy under the Free Apprenticeships for Under 25s initiative. The Department will cover the Co-contribution fee