

20. Fees and Refunds Policy and Procedure

Document Name	20. Fees and Refunds P&P 2025_v1.3
Status	Approved
Approved By	Tim Koster
Approval Date	11/09/2025
Review Date	11/09/2027
Standard Reference	Standards for RTOs 2025 – Compliance Requirements 9.2, 18.1
Signature	

20. Fees and Refunds Policy and Procedure

Table of Contents

Policy	3
Definitions	3
Procedure	3
1. Fee Setting and Communication	3
2. Payment of Fees	3
3. Refunds	4
4. Issuance of AQF Certification Documentation	4
5. Prepaid Fee Protection Measures	4
6. Monitoring and Continuous Improvement	4
Extracts from Standards	6

20. Fees and Refunds Policy and Procedure

Policy

Minda Inc t/a South Australian Learning Centre (SALC) ensures transparency, fairness and compliance in the setting, collection and refunding of student fees. All students are informed of applicable fees, payment arrangements and refund conditions prior to enrolment.

SALC ensures AQF certification documentation is only issued where fees are paid in full and implements compliant prepaid fee protection measures where required.

Definitions

Term	Definition
Fees	All costs payable by students in relation to their training and assessment, including tuition, materials, equipment and incidental charges.
Refund	The repayment of fees previously paid by a student, in accordance with SALC's refund policy and relevant compliance requirements.
Prepaid Fees	Fees collected in advance of services being delivered.
Threshold Prepaid Fee Amount	The maximum prepaid fee that can be collected without implementing additional protection measures, set at \$1500 for each student per course.
Tuition Assurance Scheme	A membership arrangement ensuring that students are either placed in an equivalent course or refunded prepaid fees in the event SALC cannot deliver.
AQF Certification Documentation	Testamurs, records of results and statements of attainment issued under the Australian Qualifications Framework.

Procedure

1. Fee Setting and Communication

1.1. Fees are set annually and published on SALC's website, course brochures and other information sources.

1.2. Prior to enrolment, students are provided with written information detailing total course fees, payment terms, refund conditions and any incidental charges.

1.3. Any changes to fees are approved by SALC management and communicated to students in advance.

2. Payment of Fees

2.1. SALC never takes more than \$1,500 in a single payment; any course cost above this an instalment plan is implemented upfront and communicated in writing to the student.

2.2. Fees may be paid by instalment, upfront payment or via approved funding/ subsidy arrangements.

20. Fees and Refunds Policy and Procedure

2.3. Receipts are issued for all payments received.

2.4. SALC ensures students are not disadvantaged by financial hardship and may negotiate flexible arrangements where appropriate.

3. Refunds

3.1. Refunds are processed in accordance with SALC's published refund conditions.

3.2. Students who withdraw prior to commencement may be eligible for a full or partial refund, less any administration fees.

3.3. Refunds for withdrawals after commencement are assessed case by case, considering training already delivered and costs incurred.

3.4. Refund applications are reviewed within 10 business days and outcomes communicated in writing.

3.5. Records of all refund applications and decisions are maintained.

4. Issuance of AQF Certification Documentation

4.1. AQF certification documentation is issued within 30 calendar days of the student meeting all requirements of the training product, provided:

- All assessments are satisfactorily completed; and
- All agreed fees have been paid in full.

4.2. Certificates are withheld until outstanding fees are finalised.

5. Prepaid Fee Protection Measures

5.1. Where SALC receives prepaid fees in excess of \$1,500 per student per course, compliant prepaid fee protection measures are implemented.

5.2. SALC implements one or more of the following arrangements:

- An unconditional financial guarantee from a bank operating in Australia; or
- Membership with a tuition assurance scheme operator; or
- Another fee protection measure approved by the National VET Regulator.

5.3. Students are informed of prepaid fee protection arrangements at the time of enrolment.

5.4. SALC covers all costs of maintaining prepaid fee protection arrangements.

6. Monitoring and Continuous Improvement

6.1. Support for monitoring fee collection, refunds and prepaid fee arrangements is provided by Minda's Finance Department.

Hardcopies of this document are considered to be uncontrolled, go to Empowernet for the latest version

v1.3 Next Review Date 11/09/2027

Page 4 of 6

Version 1.3, Version Date 25/05/2026

20. Fees and Refunds Policy and Procedure

- 6.2. Student feedback on fee transparency and refund processes is collected and considered.
- 6.3. Continuous improvement actions are documented in the Continuous Improvement Register.

20. Fees and Refunds Policy and Procedure

Extracts from Standards

Compliance Requirement 9.2 Issuance of AQF certification documentation

Where an NVR registered training organisation has assessed a VET student as meeting the requirements of the training product in accordance with subsection (1), the organisation must ensure the AQF certification documentation is issued to the VET student within 30 calendar days from the completion of the assessment, provided the VET student:

- b has paid to the organisation all agreed fees associated with the training product.

Compliance Requirement 18.1 Prepaid fee protection measures

1 Where an NVR registered training organisation or third party receives prepaid fees from or on behalf of an individual in excess of \$1500 in relation to the same VET course (the threshold prepaid fee amount), the organisation must:

- a where the organisation is a government entity or an Australian university – comply with the requirements set out in subsections (2) and (3); or
- b where the organisation is any other NVR registered training organisation – implement one or more of the arrangements set out in subsection (4).

4 The NVR registered training organisation must implement one or more of the following arrangements:

- a an unconditional financial guarantee from a bank operating in Australia, provided:
 - i at all times, the guarantee is at least equal to the total amount of prepaid fees held by the organisation in excess of the threshold prepaid fee amount; and
 - ii the costs of establishing and maintaining the guarantee are met by the organisation.

Note For example, where an NVR registered training organisation receives prepaid fees of \$2000 from three individuals (totalling \$6000), the guarantee must be at least equal to \$1500 (i.e. \$500 multiplied by three).

- b a current membership with a tuition assurance scheme operator which, if the organisation is unable to provide services for which the individual has prepaid, must ensure:
 - i the individual will be placed into an equivalent course at a location suitable to the individual and receive all services for which the individual has prepaid at no additional cost to the individual; or
 - ii if an equivalent course cannot be found – the individual will be refunded the prepaid fees which are in excess of the threshold prepaid fee amount.
- c any other fee protection measure approved by the National VET Regulator.