



# Fees and Refund Policy and Procedure

Policy and Procedure Name	Fees and Refund Policy and Procedure
Version	4.0
Approved By	Chief Executive Officer
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## Fee information

IAMA will provide fee information in print and electronic copy at various methods to ensure that all candidates will know the fees prior to commencement to enrol at any course. Fee information will be on the website and/or through the request by email. The fee information clear at our enrolment form and in this current document.

## 1. Purpose and Scope

The following policy and procedure outlines the requirements and process for the payment of fees and the management of refunds. This policy and procedure has been designed to ensure that consumer's rights are protected at all times through transparent and robust financial management processes. The Fees and Refund Policy and Procedure applies to all staff, consumers and products listed on the RTO's scope of registration.

## 2. Policy

### 2.1 Determination of Fees and Charges

- FEES
  - Fees may include tuition fee, non-refundable enrolment fee, material fee, books/materials, and any other charges such as re-issuance of qualification certificates / statements of attainment.
  - Tuition fees are fees directly related to provision of a course.
  - Tuition fees do not include the enrolment fee, books and/or other materials required to undertake the program or compulsory activities where relevant (such as fieldwork or excursions).
  - All relevant fees are clearly mentioned in the Application Form – Acceptance Agreement – enrolment form
  - Prior to a student enrolling, fees may be altered without notice. Once a student has completed enrolment, fees will not be subject to change for the normal duration of the course. If a course length is extended by the student then any fee increases will be required to be paid for the extended component of the course.
- Image Australian Modern Academy charges consumers in accordance with comparable market prices fees for all courses on their scope of registration. *Commercial course* fees are determined based on the programs duration, delivery method, resource requirements and commercial viability. Where students whom receive a credit transfer, are not charged for the already completed unit. The General Manager Accredited Learning is responsible for determining all fees and charges, which are reviewed annually.
- all relevant fee information including:
  - fees that must be paid to the RTO, and
  - payment terms and conditions including deposits and refunds
  - the learner's rights as a consumer, including but not limited to any statutory cooling-off period, if one applies
  - the learner's right to obtain a refund for services not provided by the RTO in the event the:
    - arrangement is terminated early, or
    - the RTO fails to provide the agreed services."

### 2.2 Marketing and Advertising

- Fees are advertised on the organisations website and are listed in most of the marketing material.
- Marketing and advertising quality assurance mechanisms and internal audit processes ensure all fees and charges are transparent and consumers are able to make an informed decision without risk of hidden fees and charges. Where additional charges are required these are listed in the student enrolment form, on the organisations website and updated promotional materials (such as brochures and flyers.)

### 2.3 Additional charges

- Additional fees are charged for:
  - The replacement of any learning resources that is lost or misplaced. As these vary from program to program students are required to view course information for more detailed costings prior to their enrolment.
  - The reissuance of misplaced or lost awards. A fee of \$40.00 is charged for **each** certificate (Certificate, Record of Results and/or Statement of Attainment) that requires reprinting.
  - Students who require reassessment of a task (i.e. following 2 previous unsuccessful submissions) will be charged a fee of \$200.00 for the third submission.
  - Please check attached schedule for **other potential fees**.

### 2.4 Payment of fees

- Students are provided with detailed fees, charges and refund information prior to their enrolment and are asked to sign a declaration stating that they have been provided with sufficient information in which to make an informed enrolment decision. Students are issued with a quote (on enquiry), notification of enrolment on application/enrolment or a Tax Invoice at application/enrolment.
- Fees can be paid in full prior to the commencement of training where the total amount invoiced to an individual **does not** exceed \$1500.00. If the total fees exceed \$1500.00, the remainder of fees are divided up into the duration of the course and the student is required to pay an amount weekly/fortnightly/monthly as per their preferred repayment plan. *For example;* a student who is enrolled in a 12-week program and whose course fees are \$2400.00 may pay \$200.00 per week over the 12-week period until they have paid the total amount of \$2400.00. Alternatively, the same student could pay \$1500.00 prior to commencement and pay the remaining \$900.00 over a 3-month period, repaying \$300.00 each month.
- The Administration fee is non-refundable.
- If student fees are paid by an employer a payment term and plan is negotiated over the duration of the course as outlined in the Training proposal/agreement.
- The fee amount is paid in accordance with the fee schedule or repayment plan prior to course commencement. Fees paid are documented in the student management system and in the financial accounts where monthly reconciliation occurs. Fees can be paid in cash, via cheque or EFT into IAMA's nominated bank account

### 2.5 Fee protection strategy

- IAMA in accordance with the Standards for Registered Training Organisations 2015 does not accept payment of more than \$1500.00 from each individual student prior to the commencement of their course (no matter how these fees are collected). In cases where fees are greater than \$1500.00 students are placed on a repayment plan over the term of their enrolment (examples of repayment plans can be found in Section 2.4).
- At no point in time are individual students invoiced an amount greater than \$1500.00. To ensure consumers rights and fees are protected a statistically relevant and random sample size is audited by the National Compliance Manager quarterly.
- IAMA guarantees to honour its commitment of all fees outlined in marketing material and to provide high quality education services to its students once the student has paid and commenced training and assessment

### 2.6 Payment Terms

- Payment terms are agreed upon prior to course commencement and are outlined in the students Tax Invoice. The Tax invoice identifies the fees to be paid and the dates where payments are scheduled.
- Students are required to pay all fees on tax invoices issued within a period of 14 days. Failure to pay scheduled fees may lead to a discontinuation of training or the delay in the issuance of an award until the outstanding fees have been paid in addition, there is fee of delayed payment (refer to the attached schedule **other potential fees**). IAMA uses the assistance of debt collection agencies to retrieve outstanding fees greater than 60 days. Where training discontinuation or a delay in the issuing of an award is likely students will be informed of their rights and responsibilities. IAMA retains all

evidence of fees collected and all attempts to recover outstanding fees in the students file and on SMS (RTO manager online system).

## **2.7 Refunding of Fees**

- A full refund will be provided under the following circumstances
  - Where an overpayment of a fee has occurred.
  - The course has been postponed or cancelled.
  - The RTO closes or loses the relevant government contract.
  - The student provides notification of their intention to withdraw 7 days prior to course commencement.
  - The General Manager Accredited Learning feels that the student would be unreasonably disadvantaged due to unexpected extenuating circumstance and where deferment of enrolment is not a suitable option.
- A partial refund of up to 75% of the fees paid will be granted where the student withdraws less than 7 days prior to course commencement.
- In case the student's enrolment is cancelled by IAMA for misconduct, Unsatisfactory Academic Progress or Unsatisfactory Attendance, all unpaid tuition fee is payable to IAMA and non-refundable and there will be no refund of any pre-paid tuition fees for the current and subsequent courses.
- Partial refunds on receipt of acceptable evidence (e.g. medical certificates) may be considered for students who have withdrawn from training and assessment due to extenuating circumstances such as illness.
- Where students withdraw after training has commenced and not of their own accord (e.g. closure or loss of government contract) IAMA will provide a refund proportionate to the fees charged for the remaining units. Students enrolments that are cancelled due to misconduct are not entitled to a refund.
- No refund of fees will be granted for students who have commenced training and assessment and/or have been issued with learning resources where extenuating circumstances do not exist.
- Where a student commences a course, but withdraws voluntarily prior to completion or are deemed not yet competent they are not entitled to a refund for the remaining units.
- Where student's voluntary withdraws from a qualification but have completed all the requirements of a lower level qualification they will not receive a refund for the remaining units.

## **2.8 Requesting a Refund**

- Students are asked to email:  
Accounts Officer  
[accounts@imageama.nsw.edu.au](mailto:accounts@imageama.nsw.edu.au)
- Students will be notified in writing of the outcome of their application within 14 working days of their application receipt. For those students granted a refund money will be transferred into the nominated bank account within 30 calendar days. Outcomes of refund requests are documented in the student management system and in the relevant accounting database.

## **2.9 Deferment of enrolment**

- Deferment of enrolment may be granted on the request of the student for a period of 12 months (from the date of deferment). Where students wish to defer their enrolment greater than the 12-month period they will be required to pay additional fees. Refunds are not granted unless extenuating circumstances exist.
- Students can write a letter or email IAMA to request a deferment of their enrolment. IAMA will notify the student in writing of the outcome of their deferment application within 3 days of its initial receipt. All related correspondence will be stored in the organisations student management system SMS (RTO Manager online system).

### 2.10 ***Complaints and appeals***

- Consumers can lodge a complaint by fill in a complain and appeal form which can downloaded from IAMA website under student support Tab or/and writing an email or a letter outlining the type and the cause of their grievance to:

**Consumer feedback**

**mailto: [feedback@imageama.nsw.edu.au](mailto:feedback@imageama.nsw.edu.au)**

**T: 0450296121 - 0452496121**

- See Complaints Policy and Procedure for more information.

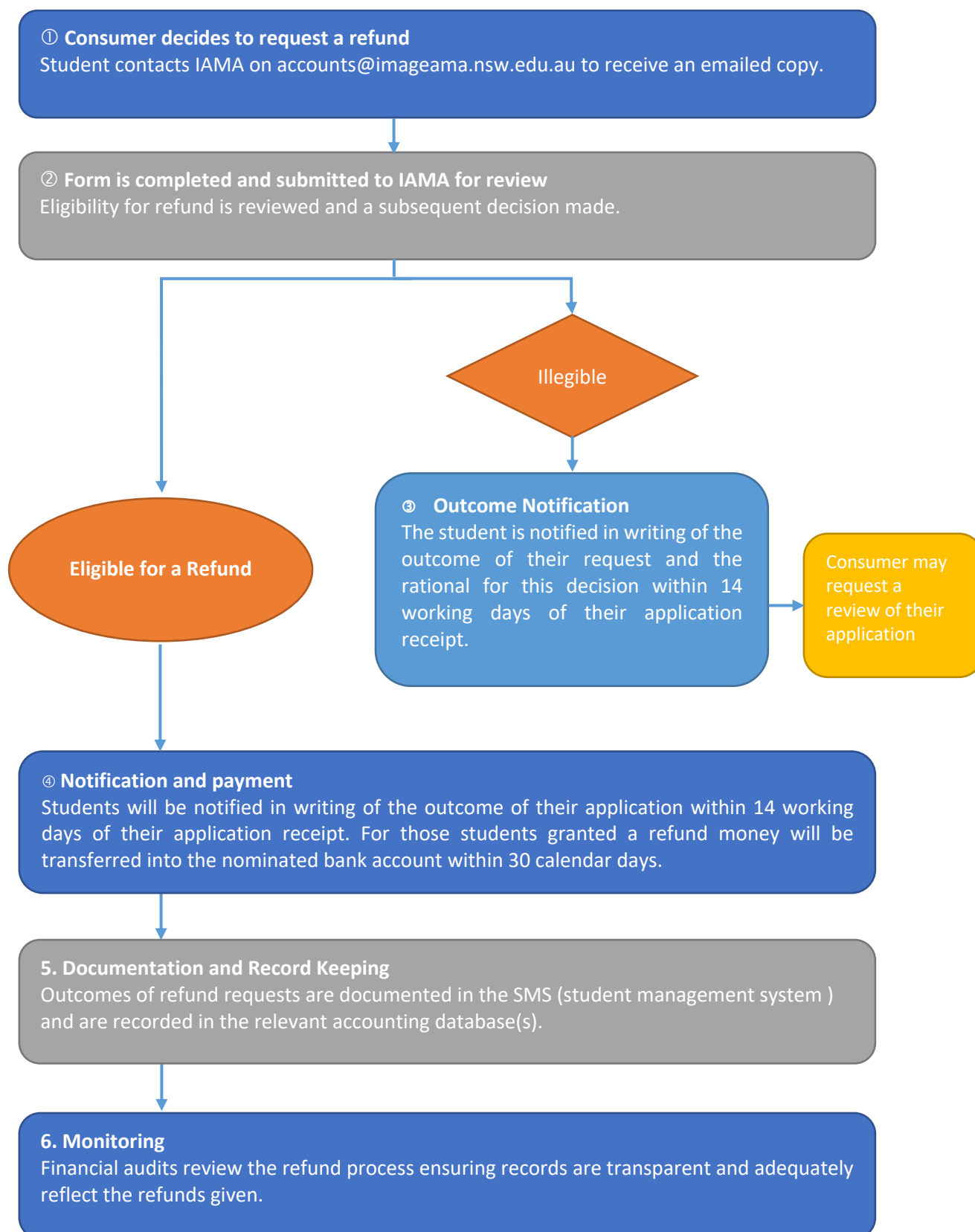
### 2.11 ***Monitoring***

- Financial audits review the refund process ensuring records are transparent and adequately reflect the refunds given.

### 3. Procedure

The following procedure outlines the framework and process of and has been summarised in **Diagram 1 – Refund Procedure**.

**Diagram 1: Refund Procedure**



## 4. OTHER POTENTIAL FEES

Admission Fee (non-refundable) per qualification	\$75	Replacement Certificate	\$40
Admission Fee (non-refundable) per unit	\$25	Replacement Student ID card	\$25
Overdue Fees 14 days overdue	\$50	RPL Application Fee	\$50
Continuing late fee after one month	5%	RPL Application Fee per UOC	\$50
Re-enrollment Fee	\$100	Re-issue of documents	\$50
1 <sup>st</sup> Re-assessment	No Fee	Text Books / Learning Guides – All Courses **	\$350
2 <sup>nd</sup> Re-assessment	No Fee	Workplace Re-assessment due to misconduct	\$200
3 <sup>rd</sup> Re-assessment	\$200	Tuition fee	\$50 / hour
Print BLACK*	20 Cent	Technology tuition fee	\$50 / hour
Print in COLOUR:	30 Cent	Resume building tuition fee	\$40 / hour

Note : There is a possibility for potential fees to change during a student's course and applicable refund policies (updates will be on IAMA website and on IAMA Notice board

\*\* The material fee vary from one qualification to another please contact admission to get your enrolled course material fee

\* Not allowed to print any non-educational material or researches related to student courses - print available **Text only**

## 5. Abbreviations / Definitions

Accountable officer	General Manager Accredited Learning
IAMA	Image Australian Modern Academy
RTO	Registered Training Academy
Consumers	Student, Employers, clients who engaging the services of IAMA to complete a program or qualification
Commercial courses	Where a student pays a fee determined by the training organization for a qualification or course
Payment plan	A structured repayment programs.

## 6. References.

- Australian Skills Quality Authority (2015) "User's Guide Standards for Registered Training Organisations (RTOs) 2015".
- NSW Department of Industry, Skills and Regional Development "Smart and Skilled Fee Administration Policy 2016".
- Department of Education and Training "Pre-qualified Supplier Policy 2015 -16".
- Department of Education and Training "Certificate 3 Guarantee Program Policy 2015 -16"

### Acknowledgement Declaration

I acknowledge that I have read and fully understand the contents of these IAMA student Handbook, IAMA student code of conduct policy and IAMA fee and refund policy and procedure Which outlines the conditions, my rights and responsibilities as a participant of Image Australia Modern Academy Pty Ltd.

Student Name: .....

Signature .....

Date: / /

Witness Name: .....

Signature of Witness: .....

Date: / /