

PURPOSE

The purpose of this policy is to outline Matrix Training (MT)'s approach to managing fees and refunds and to demonstrate how fees paid in advance are protected by MT.

SCOPE

This policy applies to all Students who are commencing, have commenced or are continuing study with MT.

INTENT

Standard Seven of SRTO's 2015 (Clause 7.3): Clause 7.3 states - Where the RTO requires, either directly or through a third party, a prospective or current learner to prepay fees in excess of a total of \$1500 (being the threshold prepaid fee amount), the RTO must meet the requirements set out in the Requirements for Fee Protection in Schedule 6. MT does not collect fees in excess of \$1500 for domestic students.

DEFINITIONS

ASQA means Australian Skills Quality Authority, the national VET regulator and the RTO's registering body

RTOs means the Standards for RTOs 2015 – refer definition of 'Standards'

Standards means the Standards for Registered Training Organisations (RTOs) 2015 of the VET Quality Framework which can be accessed from www.asqa.gov.au

Course means a course of education or training

Course Start Date means the student when is enrolled into a course. The commencement date of this course date as per his/her Training Plan / Timetable. If deferred the refund cancelation will be based on the course start date of his/her original Training Plan / Timetable.

Admission fee means the fee that covers the cost of processing the application of prospective students, this fee is paid in advance of commencement of course and is not refundable.

No Refund means that the circumstances warrant that no refund will be paid to the student.

Tuition fees include fees for lectures, tutorials, tutoring sessions, training, excursions, fieldwork, laboratories, or practical experience that form part of the student's course (whether mandatory or not), or are intended to assist the student to progress in their course, or are ancillary to the activities that form part of the student's course listed previously.

- a) means fees a provider receives, directly or indirectly, from:
 - a. a person who pays the fees on behalf of a student or intending student; that are directly related to the provision of a course that the provider is providing, or offering to provide, to the student; and that are directly related to the provision of a course that the provider is providing, or offering to provide, to the student; and
- b) includes any classes of fees prescribed by the regulations for the purposes of this definition; and

c) excludes any classes of fees prescribed by the regulations for the purposes of this definition.

Further, for the purposes of the definition of tuition fees, the class is prescribed if the fees are for:

- a) lectures, tutorials, tutoring sessions, training, excursions, fieldwork, laboratories, or practical experience, that:
 - a. form part of a course that the provider is providing, or offering to provide, to the student (whether or not they are a mandatory part of the course); or
 - b. are intended to assist the student to progress in such a course; or
- b) matters ancillary to the activities mentioned in (a).

Non-tuition fees: For the purposes of the definition of non-tuition fees, the class is prescribed if the fees are for:

- a) books or equipment or material sold to the student; or
- b) administration; or
- c) other fees which do not fall under the definition of tuition fee.

Non-tuition fees, for a course, means an amount of money that:

- a) a provider receives, directly or indirectly, from:
 - a. a student who is accepted for enrolment, or enrolled, in the course; or
 - b. an intending student who intends to become, or who has taken any steps towards becoming, accepted for enrolment, or enrolled, in the course; or
 - c. another person who pays the amount on behalf of such a student or intending student; and
- b) is not tuition fees.

POLICY STATEMENT

1. Protection of fees paid in advance

1.1 MT protects the fees that are paid in advance by the students.

1.2 The fee protection is ensured as follows:

- MT does not require a student to ever pay more than \$1500 in advance for services not yet provided, either prior to course commencement or at any stage during their course. Fees will be paid off during the course in instalments according to a set payment plan.

2. Fees and refund information

2.1 Fee information relevant to a course is summarised on the Course Outline as well as the RTO's website. In compliance with Clause 5.3 of the Standards, detailed fee information is provided prior to enrolment or commencement of training, whichever is first.

2.2 Fee information provided to the students includes:

- All course fees, including both tuition fees and non-tuition fees and the period to which these fees apply
- Any additional charges that may apply and the circumstances in which they apply
- The potential for changes to fees over the duration of the course
- Payment options

2.3 The Student Handbook which are provided prior to enrolment, includes this Fees, Charges and Refunds Policy and informs the student of their consumer rights. Students are required to sign the declaration in acknowledgement of the terms and conditions of the enrolment and this policy.

3. Course fee inclusions

3.1 The course information will clearly itemise all course fees, including both tuition and non-tuition fees.

3.2 Tuition fees include:

- All of the training and assessment required for students to achieve the qualification or course in which they are enrolling within the attempts allowed.

- Refer to the course brochure for the current fee structure for that course

3.3 Please contact MT for latest course costs via email

Note: Except Tuition Fees, all other fees are classified as Non-Tuition Fee

4. Payments

- 4.1 Payments can be accepted by EFTPOS, electronic transfer, credit card, money order or direct debit.
- 4.2 Credit card payments incur a surcharge of 2% per transaction.
- 4.3 Students who are experiencing difficulty in paying their fees are invited to call our office to make alternative arrangements for payment during their period of difficulty.
- 4.4 Debts will be referred to a debt collection agency where fees are more than 40 days past due.
- 4.5 MT reserves the right to suspend the provision of training and/or other services until fees are brought up to date. Students with long term outstanding accounts may be withdrawn from their course if payments have not been received and no alternative arrangements for payment have been made.
- 4.6 Receipts of payments made by the students will be kept for at least 2 years after the person ceases to be an accepted student.
- 4.7 Please see the following options and choose one of these to pay your payable Fees:

1. Pay By Credit/Debit Card	Please visit reception to pay your fee Credit Card: Visa or MasterCard (2% Surcharge will be applied)
2. By Draft or Bank Cheque	Under the name of " <i>Matrix Training</i> " Mail your cheque along with this invoice to... " <i>Matrix Training – 121 Roulston Way, Wallan VIC 3756, Australia</i> "
3. By Bank Deposit or Internet Transfer to MT bank account	Account Name: Matrix Training Bank: Commonwealth Bank BSB: 063545 Account No: 10425947 Note: Put your MT Student ID: (Student ID) as a reference/description
4. Pay Over the Phone	Credit Card Only: Visa or MasterCard (2% Surcharge will be applied)
5. By Credit Card Authorisation Form	Fill out Credit Card Authorisation part of Enrolment Application Form (2% Surcharge will be applied)

5. Refunds

5.1 Provider Default

- (1) A registered provider defaults, in relation to a student or intending student and a course at a location, if:
 - (a) either of the following occurs:
 - (i) the provider fails to start to provide the course to the student at the location on the agreed starting day;
 - (ii) the course ceases to be provided to the student at the location at any time after it starts but before it is completed; and
 - (b) the student has not withdrawn before the default day.

Note: For an exception to this rule, see subsection paragraph (3) ('Ceasing to provider courses').

- (2) To avoid doubt, a registered provider defaults if the provider is prevented from providing a course at a location

Ceasing to provide courses

- (3) A registered provider does not default, in relation to a student or intending student and a course at a location, if the provider fails to start to provide the course, or the course ceases to be provided, to the student because the student defaults in relation to the course.

5.2 Student Default

- (1) A student or intending student defaults, in relation to a course at a location, if:
 - (a) the course starts at the location on the agreed starting day, but the student does not start the course on that day (and has not previously withdrawn); or
 - (b) the student withdraws from the course at the location (either before or after the agreed starting day); or
 - (c) the registered provider of the course refuses to provide, or continue providing, the course to the student at the location because of one or more of the following events:
 - (i) the student failed to pay an amount he or she was liable to pay the provider, directly or indirectly, in order to undertake the course;
 - (ii) misbehaviour by the student.
- (2) A student or intending student does not default in relation to a course at a location if the student does not start that course because the registered provider defaults in relation to the course at the location.
- (3) A student or intending student does not default unless the registered provider accords the student natural justice before refusing to provide, or continue providing, the course to the student at the location.

5.3 Refund due to Provider Default

- a. The course does not commence at the location on the agreed commencement date (or)
- b. The course ceases to be provided at any time after it commences but before it is completed (or)
- c. If a sanction has been imposed and MT was prevented from providing the course
 - In the case of a Provider Default, MT discharge its obligation to the students within 14 days from the day of the default.
 - Student will be given the following option to choose from.
 - Receive a refund of tuition fees for the weeks in default period (unspent tuition fees)
Refund amount = weekly tuition fees x weeks in default period
 - Receive placement in an alternative course with MT or another provider at the provider's expense. If students choose this option, students must accept the offer in writing. All the unspent tuition fees will be transferred to the new course.

5.4 Full refunds

- a. A full refund of any course fees paid will be provided to students in any of the following circumstances:
 - a) If MT is required to cancel a course before it commences due to insufficient numbers or for other unforeseen circumstances.
 - b) Where a course does not start on the starting date outlined in the Training Plan / Timetable
 - c) At the discretion of MT's CEO or approved representative, when other special or extenuating circumstances have prevented the student from commencing their studies including political, civil or natural events.
 - d) If a student cannot commence the course because of illness, disability or where there is death of a close family member of the student (parent, sibling, spouse or child).
 - e) If an offer of a place is withdrawn by MT and this is not due to incorrect or incomplete information being provided by the student.

5.5 Claiming a full refund

- a. In any of the above situations, MT will automatically conduct a refund assessment of all affected students and issue the refunds due accordingly. In these cases, there is no need for a student to make an individual application for a refund. Refunds will be issued within 28 business days.

5.6 Prior to Commencement

- a. If written notice of withdrawal is received from a student at least 6 weeks prior to agreed start date of the course commencement, total course fee (tuition fee plus non tuition fee) less Admission Fees is refundable.
- b. If written notice of withdrawal is received from a student at least 4 weeks prior to agreed start date of the initial course commencement, 75% of the tuition fees less Admission Fees is refundable.
- c. If written notice of withdrawal is received from students 2 - 4 weeks prior to agreed start of the initial course commencement, 25% of the tuition fees less Admission Fees is refundable.
- d. If written notice of withdrawal is received from students less than 2 weeks prior to the agreed start date of the initial course commencement, 0% of the tuition fees less Admission Fees is refundable.
- e. If students defer course commencement date and then apply for a refund, no refund will be issued.

5.7 Post commencement

Under following circumstances, no refund will be issued to students.

- a. If written notice of withdrawal is received from students less than 2 weeks prior to the agreed start date of the initial course commencement.
- b. Students cancel their enrolment in a course after their commencement date (this includes abandonment of course enrolled in before its completion and the balance of all outstanding fees for the course to be invoiced to the student).
- c. In the event that students seek and are granted approval by MT to transfer to another provider prior to completion of six months study of the principal course.
- d. In the event that the student's enrolment is cancelled because of infringement with MT disciplinary policy or fail to make scheduled payment of their fees and charges.

5.8 Other Cases

- a. If there is no written refund agreement and MT didn't enter into a written refund agreement with student, MT will refund the unspent tuition fees to the student. The refund amount will be calculated as below $\text{Refund amount} = \text{weekly tuition fee} \times \text{weeks in default period}$
- b. If a student has supplied incorrect or incomplete information and as a result MT withdraws the offer prior to commencement of the course, the student will be eligible to receive a refund of all course fees paid less Admission Fee.
- c. Temporary change of mode of study/delivery (Due to exceptional and/or unavoidable circumstances), Return of unused tuition fees upon receiving of request with valid reason.

5.9 Applying for a refund

- a. To apply for refund students must complete the Refund Application Form and attach any evidence or documentation relevant to the refund application. Students must submit the form to Admissions for refunds prior to arrival/commencement; or Student Services for refunds after commencement.
- b. Students will be notified of the outcome of their refund application in writing and paid any refund calculated as per the policy within 10 working days of the receipt of the Refund Application Form.
- c. the refund will only be made to the student nominated bank account in the Refund Application Form.

Note: If the student is dissatisfied with the outcome of their refund application, he/she can lodge an appeal under the MT Complaints and Appeals Policy. To request the Complaints and Appeals Policy, please contact MT.

Refer to the table below for student entitlement for refund in the case of student default.

Type	Refund Description
Withdrawal at least 6 weeks prior to agreed start date	Full refund of Tuition Fees excluding Admission fees
Withdrawal at least 4 weeks prior to agreed start date	75% refund of Tuition Fees excluding Admission fees
Withdrawal 2- 4 weeks prior to agreed start date	25% refund of Tuition Fees excluding Admission fees
Withdrawal less than 2 weeks prior to the agreed start date	No refund
Withdrawal on or after the agreed start date	No refund
Abandons the course without notice	No refund and the balance of all outstanding fees for the course to be invoiced to the student
Course withdrawn by RTO (before the agreed start date)	Full refund including Admission fees
MT is unable to provide the course after course start date	Return of unused tuition fees. Pre-paid fees may be transferred to an alternative enrolment where the student agrees
The course is not provided fully to the student because the Institute has a sanction imposed by a Government regulator	Return of unused tuition fees
Recognition of Prior Learning (RPL) fees	No refund if Statement of Attainment provided
Transfer to another provider	Return of unused tuition fees
Temporary change of mode of study/delivery (Due to exceptional and/or unavoidable circumstances)	Return of unused tuition fees upon receiving of request letter with valid reason

Matrix Training will only refund prepaid course money directly to the student and will not under any circumstances refund course money to a third party.

SCHEDULE OF FEES

Application / Registration fee (non-refundable)

A non-refundable application fee of \$100.00 applies.

Current Course Costs

Listed below are the current course costs (subject to review and change)

Course Code	Course Title	Maximum Duration (weeks)	Tuition Fee	Material Fee	Total Cost*
TLI41222	Certificate IV in Motor Vehicle Driver Training (Car Specialisation)	26	\$3,300	\$100	\$3,400

* Excluding Application / Registration Fee

Fees during the enrolment period

Description	Fees
Repeat of unit	Tuition Fee divided by number of units in the course
RPL assessment (per unit of competency)	\$250

Description	Fees in \$
Application fee	100.00
Cancellation Fee	250.00
Catch up for missing practical	250.00
Catch up for missing theory	250.00
Catch up missing units online (per unit)	200.00
Replacement Diploma / Certificate	100.00
Bank dishonor fee	95.00
Additional statement of attainment (one statement of attainment will be provided free of charge)	50.00
Resubmit fee after 3 attempts (per assessment)	50.00
ID card, if requested	50.00