

Refund and Student Fee Policy

This policy provides current and potential students with the terms and conditions relating to payment and administration of fees for Signature Training Pty Ltd, RTO:32000.

Definitions

Course: A nationally recognised qualification being delivered by Signature Training as a course.

Course Fee: Is the total cost of doing the course that is payable by the student, client or entity, paying on behalf of the client.

Signature Training Pty Ltd: Is a Registered Training Organisation (RTO). Our national provider number is 32000 and our listing on the national register can be found at <https://training.gov.au/Organisation/Details/32000>

Who does this policy apply to?

- Students who want to cover all (**if applicable**) or most of their course fees by accessing a government funded program like:
 - NSW Smart and Skilled
 - VET Student Loans (approval pending)
- Students who want to pay for their fees without the use of government financial assistance or use a fee for service model.

Fee policy overview

Signature Training will administer fees and charges for programs and courses based on government contractual requirements and the cost of running any training.

Students will be made aware of the fees payable for their chosen program prior to enrolment through pre-enrolment information including this policy. Students are required to pay any applicable fees at or prior to enrolment in order to secure a place in a program or to finalise their enrolment.

Students are required to accept the terms and conditions set out in the student enrolment form and supporting information prior to payment of their fee and are required to sign the enrolment form attesting to their understanding.

Signature Training will not issue any qualification until any outstanding fees and charges for the program have been settled.

Students may request a copy of their signed Student Enrolment Form to keep for their records and to use as evidence to meet any government reporting requirements i.e. Centrelink, that they have enrolled in a program of study.

Course fee payment guidelines

By accepting these terms and conditions the student/employer/employment service provider agrees to pay the course fee for the program or course they have selected on the student enrolment form.

What do course fees cover?

Covered	Not covered
<ul style="list-style-type: none"> Administration of the course Course application Resource materials Access to Signature Training online student portal Access and use of Signature Training facilities Support services Issuing of a student's qualifications 	<ul style="list-style-type: none"> Any postage requirements to Signature Training i.e. posting of completed assessments for marking Any materials not listed as Resource Materials for the student's course Any expenses incurred during work placement i.e. Personal Protective Equipment Replacement copy of a student's qualification Replacement of loaned material or technology items Any travel, food or accommodation

Course deposit

A deposit is required to secure a place on a program with Signature Training. This deposit or upfront fee is part of the students' total tuition fee and is not a separate cost. It will be deducted from the total tuition fee payable.

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|--|-------------|
| • Short Courses (Day Long) | Fee in full |
| • Long Courses (Certificate II to Diploma) | \$500 |

Enrolment will not be considered complete until a deposit has been paid and a payment plan entered into (where applicable) for the remainder of any tuition fees.

Student can access their outstanding balance by contacting administration staff at any time on (02) 8896 2036 should they wish to receive an account statement or check invoices and receipts to date. A final receipt will be provided to the student once all payments are received and invoice is fully paid.

How to pay

Students are able to pay for their fees using the following methods:

- Electronic Fund Transfers
- Cash payment main administration site
- Payment Plan - Direct Debit or Direct Deposit
- Credit Card
 - POS terminal at main administration site
 - Over the phone
- Wechat Pay or Alipay

Employers and Employment Service Providers are able to pay for their employee's fee by;

- Electronic Fund Transfers (EFT)
- Cash on campus
- Credit Card (website or phone)

Paying by Electronic Funds Transfer

The account details for payment will be nominated on each respective invoice to facilitate bank transfers (EFT).

The invoice number must be added as a bill reference, this will ensure that we identify the payee against the payment.

Paying by Credit Card

We accept credit card payments for all major Credit Cards via EFTPOS at the administration centre or through details provided over the phone.

A surcharge applies when paying for a course online. This surcharge is in line with new surcharge laws introduced in 2017, it is to cover the minimum cost associated with back charges for credit card transactions. Current surcharges are: Mastercard Credit: 0.5%, Visa Credit: 0.9%, Mastercard Debit: 0.6%, Visa Debit: 0.5%.

Paying by Payment Plans

We offer payment plans as a flexible method for students to make their payments and for those who may be experiencing difficulty paying in full. The payment plan can take payments out in installments by direct debit from either the bank account or credit card of the students each fortnight, or students can make manual payments via Electronic Funds Transfer or Direct Deposit.

Failure to make payment

Irrespective of the student's progress throughout the program or course, if a student fails to pay any installment by the due date and fails to make contact with Signature Training, the total outstanding balance of the course fee will become immediately due and payable.

Course materials will be issued to the student as they progress throughout their program, provided in soft copy (electronic) through our Learning Management System or in hard copy in class or from administration staff. Signature Training reserves the right to suspend or cancel training for an individual student, in the event that the student fails to pay their course fees when they become payable. If the student is paying by installments, they must:

- Pay all instalments on or before the due date.
- Advise Signature Training a payment has been made and send remittance advice or evidence of payment to info@signaturetraining.edu.au

The course materials that Signature Training provides to the student will become their property, however, the content of the course materials, including copyright and all other such intellectual property rights contained therein, remain the property of Signature Training.

Process of recovering fees

The process of fee recovery is as follows:

- We use a combination of email reminders and collection calls as per our policy of debt collection:
- Pre-reminder for payment email sent out just before the invoice falls due.
- 1st reminder for payment sent on the first week after due date.
- 2nd reminder for payment sent in two weeks after due date.
- 3rd and final reminder for payments will be sent in a month after due date.
- Collection will then be placed on accounts which fall 1 month or more overdue.

We reserve the right to take further action on accounts which are overdue and have not made any reasonable attempt in settling the fee, despite our efforts. These actions may take the form of referring the student's account to a professional debt collection agency and/or adverse reporting to a credit rating agency.

Course withdrawal

If a student wishes to withdraw (including deferral) from their program of study, they must notify Signature Training in writing by filling out the 'Application for Refund - Withdrawal/Deferral Form'. The form can be found on the website or in hard copy from administration, or a copy provided at the end of this policy. This process is also to be used if students wish to withdraw from a Unit of study or defer their study.

Refund of student fees

Cancellation prior to course or program commencing: Once enrolment into a program has been processed i.e. a student has completed the enrolment form and made the initial deposit or a payment in part or full, the following will apply:

- The student must inform Signature Training at least 72 hours prior to course commencement that they wish to have their enrolment cancelled and refunded. If this occurs a refund in full will be given. Should the student inform Signature Training within 72 hours prior of their wish to cancel, Signature Training will retain 25% of the amount paid (deposit, part or full amount) as a penalty to cover against established training costs.

Withdrawal or cancellation after commencing: If you have commenced training, taken to mean you have signed into your Student Portal on Day 1, and decide to withdraw without extenuating circumstances as described below, any deposit or monies paid will be non-refundable. By signing the Enrolment Form you are declaring that you understand this to be the case.

Withdrawal due to extenuating circumstances: In the case of a student who withdraws from a course due to extenuating circumstances prior or after commencing, the student may have their fees transferred as credit to another future program depending on availability. In the event the student does not wish to have fees transferred as credit, Signature Training will refund 75% of the total amount paid. Students must provide satisfactory evidence of the circumstance or hardship.

Extenuating circumstances can be defined as follows:

- beyond the student's control (could not have reasonably been anticipated, avoided or guarded against); and sufficiently grave to have caused considerable disruption to the student's capacity to study effectively or to complete requirements.

Circumstances which can be deemed as extenuating include:

- administrative problems - such as the late arrival of teaching materials, texts, enrolment errors or delays
- legal commitments - jury duty or court appearance
- medical reasons, family/personal reasons

The following circumstances will not be considered extenuating:

- Self-discipline needed to study effectively
- Stress or anxiety normally associated with examinations, required assessment tasks or any aspect of course work.
- Clash of appointments or last-minute routine appointments.

Course deferral, suspension or cancellation

Signature Training may at its discretion defer the commencement date, cancel or vary a program or course prior to commencement. In the event of deferral or cancellation before the program or course commencement, Signature Training will refund fees in full and/or with the students' agreement, transfer them to another equivalent program of study.

A full refund of tuition fees paid will be issued to students if Signature Training defaults for any of the following reasons:

- The course does not begin on the agreed commencement date, or
- The course ceases to be provided at any time after it commences but before it is completed, or

- The course is not provided in full to the student because a sanction has been imposed on the registered provider.
- A full refund will be issued within 28 days of the default.

Consumer Law

As a student undertaking a VET course, you are protected under Australian Consumer Law and also under State and Territory consumer protection laws. These protections include areas such as unfair contract terms, the consumer guarantees and sales practices. You can find out more information about your rights as a consumer from the Australian Consumer Law website which includes a range of helpful guides relating to specific areas of protection. This includes consumers have a cooling-off period of 10 business days, during which they can cancel the contract without payment or penalty. To clarify, education is a 'service', not a 'product' when it is purchased.

Please visit the following site for more information: Australian Consumer Law
<https://consumerlaw.gov.au/australian-consumer-law>

Tuition fee protection

Signature Training assures the security of student fees through its compliance with the requirements of the Standards for Registered Training Organisations 2015. We do not collect more than \$1500 upfront from students and this includes for any future payment installments.

Recognition of Prior Learning (RPL) and obligations to recognise AQF qualifications

The company will ensure that a student's prior knowledge and skills are recognised, providing they meet the requirements of the relevant training package. The RPL is in accordance with the principles of assessment and the rules of evidence. The fee for assessing an RPL application will vary depending on the program of study and the number of units undertaken. All information relating to RPL and Credit Transfer is contained in the Student Handbook, which must be read as pre-condition to enrolment. The handbook is available on the Signature Training website or in hardcopy from the reception desks on campus.

Fees and charges summary

General fee for service fees and charges

Fees and charges are available in the Schedule of Fees on the website or from administration.

Please note that the fees displayed on the website are subject to change at any time. All fees and charges are current at the time and may change at the time of enrolment.

There may be State or Federal Government funding available that may reduce the cost of a student's course fees. Students can contact administration at info@signaturetraining.edu.au to find out more information.

Course materials

Signature Training course fees are a set price and include materials. Students will not be required to purchase additional training materials or learning aids. For higher level qualifications at Certificate IV and above, Signature Training staff may recommend textbooks or literature to purchase as future reference material.

Course fees do not include the cost of buying equipment and uniforms which may be required for work experience placement, for example Personal Protective Equipment (PPE) such as safety boots or gloves and a student uniform consisting of black trousers (men and women) and a white polo neck t-shirt (men and women).

Students will be notified prior to enrolment of any applicable additional fees for the cost of materials, additional equipment or other resources necessary to successfully complete a course.

Certificate Reissue Fee

In the event a client requires a new copy of a Qualification or Statement of Attainment or any other Certificate, a fee of \$50 will be charged per qualification.

Course Transfer or Deferral

Once a client has commenced training and they wish to defer training or a client wishes to transfer to another program after completing enrolment, a Transfer or Deferral Fee of \$150 will be charged.

RPL Fee

For clients wishing to lodge an application for RPL, a \$400 upfront payment fee will be charged and is required prior to the process commencing. This covers the cost of initial interview, issuing of RPL kit and instructions for evidence gathering, an assessment of returned evidence, follow up interview if required and notification of result. As this process can be lengthy and detailed, the \$400 processing fee does not guarantee a successful RPL outcome, it is a fee to cover costs associated with the process to that point.

For all Units of Competency which are then granted as RPL, the candidate will be required to pay per unit, where the outcome leads to a Statement of Attainment. Unit costs will be explained in full upon enquiry. Where an RPL outcome leads to a full qualification, the total cost will be at the equivalent published fee for service price.

Equipment and Resource Replacement Fees

Any equipment or resources provided to the client as a loan for the duration of the course, which are lost or found to be willfully damaged by the client, will be paid for by the client at average market replacement cost. This includes any willful damage to property within training room premises i.e. computers or IT equipment.

Reassessment of a Unit of Competency

In the event of being deemed Not Yet Competent in a Unit of Competency, a student will have the opportunity to resubmit twice. If on the third attempt a student is still deemed Not Yet Competent, they will receive a final result of Not Yet Competent. When the student has completed the remainder of the course they will be issued with a Statement of Attainment rather than a Qualification due to not fulfilling the complete requirements of the course.

To attempt assessment again after being deemed NYC on three occasions, the student must pay a re-assessment fee of \$500.

APPLICATION FOR REFUND - WITHDRAWAL/DEFERRAL FORM

Please Note: Applications for refunds may take up to 5 working days to be processed. We do not provide refunds in cash. Refunds will only be processed into a client's account.

Course Name: _____
Course Start Date: _____
Trainer/ s: _____
Student Name: _____
Company Name: (if applicable) _____
Address: _____
State: _____ **Postcode:** _____
Phone: _____ **Fax:** _____

Reason for: Refund and Withdrawal Deferral (please give your reason for withdrawing with a refund or deferring):

Please provide your account details below for Direct Deposit.

Name on Account: _____
Bank Name: _____
Bank Address: _____ **Postcode:** _____
BSB Number: _____
Account Number: _____

Office Use Only: Outline action taken and outcome.

Refund: Paid Not Paid Date Paid _____

Deferral: Fee Held in Trust

Administration Officer Signature: _____ Date: _____