

Advanced Business Institute Pty Ltd

ABN 85 649 593 957



Refunds and Fees Policy

Fees

ABI will collect fees from learners for the provision of training services, ensuring the consumer rights of the learner are protected and best practice financial practices are followed.

Prepaid Fees by Learners

ABI does not collect prepaid fees from learners that total in excess of \$1,500.

Schedule of fees and charges

ABI provides learners, before they enrol, with information about the relevant fees and charges for their selected course. This includes:

- Course fees, which may be broken down to tuition fees, materials fees, and other charges,
- Additional charges, such as photocopying,
- RPL application charges,
- Administration charges, including re-issuance of certificates,
- Payment options and terms,
- Consumer rights protection,
- Refund and cancellation policy, and
- Payment plan options.

Government funded courses will have fees and charges information detailed in the course fees schedule document.

Fee for service courses will have fees and charges information detailed in the ABI training schedule and on the ABI website.

Miscellaneous charges

ABI will levy some miscellaneous charges for services. These may include:

- Re-issuing a certificate after it has been initially issued to a learner,
- Replacing issued learning materials which the learner has lost or damaged,
- Re-assessment services,
- Photocopy fee

These miscellaneous charges are to be clearly specified in ABI Schedule of Fees and Charges. It is to be made clear if these services will include GST. All miscellaneous charges are to be based on a cost recovery basis and are not intended to be a source of profit.

Collection of fees

ABI may collect fees using a variety of mechanisms including, but not limited to:

- Direct transfer, and
- Credit card.

ABI will provide a tax invoice for all required course fees and will follow Australian accounting standards to record the payment of invoices, issue receipts for payments received and accrue debts.

Full payment for all courses must be received by ABI seven (7) days before course commencement unless the learner has applied for a payment plan.

For further information on the financial controls implemented by ABI, refer to the Risk Management and Internal Audits Policy.

Learner fee protection

ABI will not collect more than \$1,500 as payment of fees in advance from an individual learner. Additionally, ABI will not require a learner to make subsequent payments which would result in a total of more than \$1,500 being collected in advance for that learner.

This restriction does not apply when an employer and/or other external party is funding the training of a learner. When this is the case, ABI reserves the right to collect more than \$1,500 in advance and to hold a balance of more than \$1,500 paid in advance for a learner.

ABI maintains a separate general ledger account to record receipt of fees.

Payment plans

Learners enrolling in full qualifications, including government funded courses, may apply for a payment plan to assist them pay their course fees in smaller instalments. Approved payment plans will detail the instalment amounts and due dates and will incur an administrative charge which will be added to the total fee for the course.

Refunds and cancellation

Giving notice of enrolment cancellation

A learner who wishes to cancel their enrolment must give notice in writing. This may be via email or letter. ABI staff who are approached with initial notice of cancellation are to ensure the learner understands their rights with regards to the refunding of tuition fees. The learner is also to be advised of other options such as suspending the enrolment and re-commencing in another scheduled training program.

Learners who give written notice to cancel their enrolment and who are eligible for a refund are to be provided with a Refund Request Form. Learners' who may not be eligible but are requesting a refund should also be provided with the Refund Request Form so the request can be carefully considered by the Chief Executive Officer.

Refund's policy

The following refund policy will apply:

Number of days' notice	Refund
Online/correspondence courses	
Within 10 days of the enrolment confirmation date (cooling off period)	Full refund of fees

Clients who wish to cancel a course/unit of competency/module will need to apply for a refund of fees in writing to ABI by completing a Refund Request Form, stating the reason for the request for refund and where applicable, including evidence to substantiate the claim submitted to the Training Manager for processing.

The first initial response from ABI for these types of requests will be a review of the student's circumstance with a view to approving an extension of time to finish the course.

As an alternative to course cancellation and provided the request falls within four days of the course starting, ABI will allow a learner to transfer their enrolment to the next available same course. Any fees and charges paid by the learner will transfer to the next course.

Substitution (short course)

A learner may request to transfer their course enrolment to another person, and tell ABI this in writing, before the course starts. At the discretion of ABI may restrict substitutions depending on the amount of notice provided. ABI reserves the right to confirm or reject substitution.

Deferment (short course)

In special circumstances ABI may allow a learner who has commenced their course to defer to the future course. In this situation, the pro-rata of fees paid will be used as credit to pay for the remainder of the same course at a future date. The pro-rata fees credit cannot be transferred to another person. The credit is non-refundable. Deferment must be approved by the CEO or their authorised delegate.

Discretion may be exercised by the Director of Studies in all situations if the learner can demonstrate that extenuating or significant personal circumstance led to their withdrawal. In these cases, the learner should be offered a full credit toward the tuition fee in another scheduled program in-lieu of a refund. Director of Studies may also authorise a refund of tuition fees if the circumstances require it.

Where refunds are approved, the refund payment must be paid to the learner within 14 days from the time the learner gave written notice to cancel their enrolment or the approval date (whichever is the latter. Tuition refunds are to be paid via electronic funds transfer using the authorised bank account nominated by the learner on the Refund Request Form.

All learners are made aware of the refund and cancellation policy that relates to their course as part of their pre-enrolment process. Refer to the Pre-Enrolment Review Policy and Refunds and Cancellations Policy.

Consumer rights protection

Beyond the ABI refund and cancellation policy, all learners are entitled to any consumer rights afforded them by state or Commonwealth law. This includes, but is not limited to, the application of any cooling-off period which applies.

Our guarantee

If for any reason ABI is unable to fulfil its service agreement with a learner, ABI must issue a full refund for any services not provided. The basis for determining “services not provided” is to be based on the units of competency completed by the learner and which can be issued in a statement of attainment at the time the service is terminated.

Government funding

If ABI is to deliver training which is funded by a State or Commonwealth agency or government, specific fee levying requirements will apply. In such cases the appropriate alternative supporting process should be utilised in place of the Collection of Fees process.