Fees and Refund Policy, and Procedure

<table>
<thead>
<tr>
<th>Schedule 1: Clause 12.1 – 12.9</th>
<th>2014 – 2016 VET VTG Funding Contract Victorian Training Guarantee Program (VET Funding Contract)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Standard - 5.3</td>
<td>Standards for Registered Training Organisations (SRTO’s) 2015</td>
</tr>
</tbody>
</table>

Purpose
The purpose of this policy is to ensure that Care Training Institute adopts a refund policy that is fair to students who have valid reasons for requesting refunds and who give CTI sufficient notice, while at the same time protecting CTI from suffering economic loss that may be caused by refund requests that are not submitted within the required timeframe. This policy also complies with Schedule 1: Clause 12.1 – 12.9 of the VTG Funding Contract - Victorian Training Guarantee Program Specifications and Standard 5.3 of Standards for Registered Training Organisations (RTOs) 2015.

Scope
This policy and procedure applies to all the domestic students enrolled by CTI as well as all the prospective domestic students who pay part or full advance fees when applying for a place at CTI.

Definitions
Tuition Fee: Covers the cost of providing the course of study and use of resources at CTI. Tuition Fee does not include Application Fee/Enrolment Fee, Material Fee, Students Kit, and costs related to equipment or training material purchases.

Application Fee: Covers the administrative costs of enrolment

Fees: A total of tuition and non-tuition fee payable by student

Fee Due Date: Four (4) weeks prior to commencement of a Course term as per CTI’s course calendar

Agreed Start Date: for a course means the day on which the course was scheduled to start, or a later day agreed between the CTI for the course and the student

Care Training Institute is entitled to charge fees for services provided to students undertaking a course of study. These charges are generally for items such as course materials or text books, student services and training and assessment services. Fees Concession Contribution means the contribution to be paid by the Department to the RTO in respect of an Eligible Individual as detailed in Clause 12 of Schedule 1 of this VET Funding Contract.

Fee Waiver/Exemption Contribution means the contribution to be paid by the Department to the RTO in respect of an Eligible Individual as detailed in Clause 12 of Schedule 1 of this VET Funding Contract.

Funded Courses Report means a report issued and approved by the Department and includes educational and accredited vocational training courses; this does not include higher education courses. The Department may add or remove courses from, or otherwise vary, the Funded Courses Report at any time.
Funded Scope means the specific list of courses and qualifications with a status of ‘Approved’ for which Funds will be paid to the RTO under this VET Funding Contract, in accordance with Clause 12 of Schedule 1 of this VET Funding Contract.

Funds means the money provided by the Department to the RTO under this VET Funding Contract in respect of an Eligible Individual for the purposes of the RTO providing the Training Services to that individual, consisting of:

a) the Contact Hour Funds;

b) if applicable, the Fee Concession Contribution; and

c) if applicable, the Fee Waiver/Exemption Contribution.

Statement of Fees means a detailed quote for each Eligible Individual, which sets out information required in the National RTO Standards and includes the approximate value of the contribution from government towards the qualification(s) in which the Eligible Individual is considering enrolment.

Student Tuition Fee Contribution Report means the sections of the Funded Courses Report that include the maximum hourly rate the Department will pay for Fee Concession Contributions; and the hourly rate the Department will pay for Fee Waiver/Exemption Contributions. The Student Tuition Fee Contribution Report is subject to variation as directed by the Department at any time.

Fees payable

Fees are payable when the student has received a confirmation of enrolment and an invoice for the enrolment fee. Fees must be paid in full within five days of receiving this notification from Care Training Institute. We may cancel an enrolment or discontinue training if fees are not paid as required. Fees will vary for different training programs. For a full list of current fees and charges please refer to the Care Training Institute schedule of fees and charges.
Schedule of Fees and Charges

The General Manager is responsible for approving the Care Training Institute Schedule of Fees and Charges. Accounts Manager has the responsibility to process the refund claims and provide the student details and fee status to CFO for effective implementation and maintenance of this procedure. Chief Financial Officer has the responsibility to make a final decision about all the refund claims. As a minimum the schedule of fees and charges is to include:

– the total amount of all fees including course fees, administration fees, material fees and any other charges for enrolling in a training program;

– payment terms, including the timing and amount of fees to be paid and any non-refundable deposit/administration fee;

– the nature of the guarantee given by Care Training Institute to honour its commitment to deliver services and complete the training and/or assessment once the student has commenced study;

– any discounts, fee reductions or exemptions available for multiple enrolments, concession card holders, continuing students, group bookings etc if applicable;

– the fees and charges for additional services, including such items as issuance of a replacement qualification parchment or statement of results and the options available to students who are deemed not yet competent on completion of training and assessment; and

– an outline of the Care Training Institute refund policy.

To ensure that students are well informed of the financial considerations of their enrolment, Care Training Institute will provide each student full fee information prior to their enrolment. Refer to the enrolment procedure for more information on pre-enrolment information.
Replacement of text and training workbooks

Students who require replacement of issued text or training workbooks will be liable for additional charges to cover the cost of replacement. Where a student has purchased a text or training workbooks and subsequently cancels his or her enrolment, Care Training Institute will not refund monies for the text unless a written request for a refund is received and we are satisfied that the text is in as-new condition. For a full list of replacement charges please refer to the Care Training Institute schedule of fees and charges.

Giving notice of enrolment cancelation

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

Students who give written notice to cancel their enrolment and who are eligible for a refund are to be provided with a Refund Request Form. This is included in the Fees and Refund Tools section in Care Training Institute Forms and Tools. Student who may not be eligible but are requesting a refund should also be provided with the request form so the request can be properly considered by the General Manager.
Refunds (Fee for Service Students)

The following refund policy will apply:

– Refunds for administration fees are non-refundable $263 unless the course is cancelled by Care Training Institute

– Students who give notice to cancel their enrolment more than 7 working days prior to the commencement of a program will be entitled to a full refund of fees paid.

– Students who give notice to cancel their enrolment less than 10 days prior to the commencement of a program will be entitled to a 75% refund of fees paid (excluding the administration fee).

– Students who cancel their enrolment after a training program has commenced will be liable for the component of training already commenced. A refund will be issued within 15 workings days for the component of training not commenced.

– Commencement is deemed to be when the training contract is signed.

Resources:

– Once the student has received the resource, any payment received for these resources will be non-refundable.

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

To apply for a refund, students must apply in writing to the General Manager. This should include the reason why and any supporting documentation.

Applications will be considered and advised in writing, within 15 working days of Care Training Institute receiving the application.

Care Training Institute will pay the refund to the same person or body from whom the payment was received on behalf of the student. This includes Credit Cards, so where credit cards are used for payment, Care Training Institute will refund to that credit card.

Where refunds are approved, the refund payment must be paid to the student within 14 working days from the time the student was provided written advice of refund approval.

Note. If for any reason Care Training Institute is unable to fulfil its service agreement with a student, Care Training Institute must issue a full refund.

Protecting fees being paid in advance

Care Training Institute acknowledges that it has a responsibility under ASQA’s Standards for Continuing Registration (Standards for RTO 2015) 22.3 to protect the fees paid by students in advance of their training and assessment services being delivered. To meet our responsibilities Care Training Institute adopts option three and may accept payment of no more than $1000 from each individual student prior to the commencement of the course.

Following the course commencement, Care Training Institute will require payment of additional fees in scheduled payments in advance from the student but only such that at any given time, the total amount required to be paid does not exceed $1,500. The basis for determining the amount for scheduled payment must be based on the costs of the student’s training and assessment which is yet to be delivered to the student.
Student complaints about fees or refunds

Students who are unhappy with Care Training Institute arrangements for the collection and refunding of tuition fees are entitled to lodge a complaint. This should occur in accordance with Care Training Institute complaints policy and procedure and which is advised to students within the Student Information Booklet.

Appeals

Once a decision is made on a student’s application for fee refund, the student will be notified in writing of the outcome, including reasons for the decision. Student should also refer to CTI’s “Complaints and Appeals Policy”, available from the college for information on lodging an appeal against a decision.
Schedule of Fees and Charges

Care Training Institute is a Registered Training Organisation and operates in accordance with applicable legislation and the Standards for Registered Training Organisations 2015. Care Training Institute is entitled to charge fees for services provided to students undertaking a course of study. These fees are for items such as course materials, administrative support, student services and training and assessment services. We review our fees schedule regularly and endeavour to keep the cost of training down.

When and how do I pay?
Fees are payable when you receive notification of enrolment. Fees must be paid in full within five days of receiving this notification from Care Training Institute. We may discontinue training if the fee is not paid as required. Payment methods include Visa, MasterCard, direct deposit or cheque.

Can I get a refund?
Yes - If you give notice to cancel your enrolment more than 10 days prior to the commencement of a program you will be entitled to a refund of fees paid with the exception of the administration fee (FFS only).

If you give notice to cancel your enrolment less than 7 days prior to the commencement of a program you will be entitled to a 50% refund of fees paid. The amount retained (50%) by Care Training Institute is required to cover the costs of staff and resources which will have already been committed based on your initial intention to undertake the training.

If you give notice to cancel your enrolment after a training program has commenced, you will be entitled to a refund of fees for the units of training not yet commenced. Discretion may be exercised by the General Manager if there are extenuating or significant personal circumstance that led to your withdrawal.

How do I get a refund?
To obtain a refund you are required to give written notice to cancel your enrolment and complete a Refund Request Form. Written notice may be in the form of an email or letter. Where refunds are approved, the refund payment will be paid to the same person or body from whom the payment was received on behalf of the student. This payment will be made within 15 days from the time the refund was approved and advised to the student.

Are my fees protected in case I need a refund?
Yes - Care Training Institute acknowledges that it has a responsibility to protect the fees paid by students. To meet this need, we only accept payment of no more than $1000 from each student prior to the commencement of the course. Subsequent payments to be paid will not exceed $1,500. The subsequent payments are based on the costs of your training and assessment which is yet to be delivered and will be required to be made during the course. If the cost of the course is less than $1000.00, the full amount will be requested before the program commences.

Do I pay GST in my tuition fees?
No - GST is exempt under section 38-85 GSTR 2003/1 Goods and Services Tax, tax ruling. The ruling explains the supply of a course for ‘professional or trade course’ is a GST-free education course.
Note. Please refer to the Student Information Booklet for further information on all student rights and obligations.

Schedule of Fees and Charges
Following table outlines the schedule of fees for Care Training Institute. If you meet the eligibility criteria for the Government funding (Victorian Training Guarantee) you will not be required to pay the cost of your course or resources.

Students that do not meet the eligibility criteria for government subsidised training will be required to pay full fee for service. The fee structure described below is designed to limit the amount paid by students upfront and structured to collect fees as the course progresses.

Note.
- RPL fees are the same as the fee listed above for completing the listed course.
- Care Training Institute payment terms are as stated with full payment expected on or before week 10.
- The fee structure described above is designed to limit the amount paid by students upfront and is structured to collect fees as the course progresses.
- Commencement is deemed to be when the Training Plan is signed.

<table>
<thead>
<tr>
<th>Additional Charges</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Replacement of recommended Text book</td>
<td>$100.00</td>
</tr>
<tr>
<td>Replacement certificate or Statement of Attainment</td>
<td>$35.00</td>
</tr>
<tr>
<td>Re-assessment fee</td>
<td>$300.00</td>
</tr>
</tbody>
</table>

Note: Students will be offered three (3) assessment opportunities during a normal training program for each assessment event. The re-assessment fee will only apply if the student chooses to persist in order to demonstrate competence and complete the qualification. The re-assessment service includes individual re-training to prepare the student for the re-assessment.