



PRICING, FEES, REFUNDS AND TERMS

Including:
Course Fees
Other Fees
Treatment of Fees in Advance
Refunds
Complaints regarding Fees and Refunds

Reference:

Standard 5 Clause 5.3

Standard 7 Clause 7.3

**Schedule 6 Protection of Fees in Advance
National Code Standard 3 – Formalisation of Enrolment**



VERSION HISTORY

Policy Owner:		CEO
Document Management:		RTO Manager
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Number	Dates	Changes summary
V2.1	May 2017	Updating for National Code 2017
V2.0	September 2016	Quality assurance check across documents with reference to ASQA fact sheets and ESOS Act changes & Explanatory guide
v1.0	July 2016	New standards for RTO's 2015



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PRICING, FEES, PAYMENTS and REFUNDS

PURPOSE

Australian Massage and Beauty Institute will communicate our policy and terms clearly to customers and clients about financial arrangements and terms and conditions as required by legislation, the VET Quality Framework and the Standards for RTO's 2015. This includes the Requirements for Fee Protection.

Where AMBI has a specific government funded training contract or offers government funded places in a course to eligible candidates, the obligations under legislation, the Standards for RTO's 2015 and the contract and guidelines will be clearly communicated through information and terms to customers and clients.

Where AMBI is offering places in a course through VET FEE-HELP funding, the VET FEE Help specific policies, requirements by all parties and practical arrangements will be communicated clearly to customers and clients.

Clear communication will be through print or through an electronic copy with telephone support if required.

References

Standard 4	Clauses 4.1 Accurate and accessible information about an RTO, its services and performance is available to inform prospective and current learners and clients.
Standard 5	Clauses 5.1 -5.4 Each learner is properly informed and protected.
Schedule 4	Conditions of use of NRT Logo
NC Standard 1	Marketing Information and Practice
NC Standard 2	Student Engagement before Enrolment
ESOS Act	Section 107 that provides further information on CRICOS provider number on material including in electronic form

Implementation

The **CEO** is ultimately responsible for ensuring the College marketing is compliant, accurate and ethical.

The **RTO Manager** is responsible for marketing materials and the website

The RTO Manager supervises the **course advisors** and marketing teams and monitors **education agents**

The **RTO Manager** is responsible for the **office staff** handling enquiries and pre-enrolment matters



PROCESS

FEE INFORMATION

Australian Massage and Beauty Institute will provide **fee information** in print and electronic copy and at various locations to ensure all candidates will know the fees prior to commencement of a course.

Fees information will be on the website and /or through the enquiry portal off the website. The fees information will be on the formal letter of offer that forms the agreement with the customer.

The total amount of fees may include:

- Application fee
- Course fee
- Administration fees and any other extra charges.

A course and administration fees schedule will be kept up to date in the administration office.

Administration fees

The Administration fees and any other charges are explained in print and electronic copy and at various locations to ensure all candidates will know the fees prior to commencement of a course. Administration fees are on the website and in the terms and conditions that form part of the agreement on the enrolment form and formal letter of offer.

The Administration fees include:

- Late payment penalties for customers who do not pay fees on time
- Re-assessment fees available to customers who are deemed not yet competent on completion of training and assessment after re-submit and re-sit options
- Re-enrolment fees for customers whose time for submission of work has passed and they wish to extend the length of the course
- Fees for credit transfer requests
- Fees for processing cancellations and course variations including transfers
- Fees for issuing a replacement qualification testamur
- Material fees for lost or replacement course materials supplied in hard or soft copy
- Fees for processing refunds

OTHER EXPENSES INFORMATION

Some courses require participants to invest in their study. Where this is the case, any additional costs to undertake a course will be explained on the website and course information.

Other expenses are separate to fees and are expenses the candidate may incur. These may include:

- Textbooks where the participant can purchase texts if they want their own copy



- Laptops or mobile devices where the participant can bring these to class and use them to complete the course
- Materials and supplies needed to complete the course
- Other equipment needed to complete the course
- Clothing requirements such as safety shoes needed to complete particular units of study
- Travel expenses where the participant is required to travel to a placement or location at their own expense as part of the course

COURSE FEES PRICING AND QUOTATIONS

Public Course Fees and Payment Plans

- Pricing for individuals will be at the published rate in print or electronic copy such as the website and on enrolment form or in enquiry emails.
- The application fee is non-refundable
- The Institute offers payment by instalment plans which may be at a higher price than upfront payment.
- Other special offers and discounts may be marketed from time to time.

Corporate Pricing for Groups

- Quotations will be provided to businesses and organisations who wish to pay for employees.
- Fees for multiple enrolments and dates will be negotiated with the customer.
- Payment will be requested by invoice under the usual company terms.
- Employers paying for employees can be charged a prepaid amount greater than \$1,500 and can elect to pay in full through purchasing and invoicing arrangements.



REQUIREMENTS FOR FEE PROTECTION

Standard 7 (Clause 7.3) states;

“Where the Institute requires, either directly or indirectly or through a third party, a prospective or current learner to prepay fees in excess of a total of \$1,500 (being the threshold prepaid fee amount), the Institute must meet the Requirements for Fee Protection in Schedule 6.”

International students:

Australian Massage and Beauty Institute is a registered CRICOS provider, AMBI will comply with the obligations and requirements of the Education Services for Overseas Students Act (ESOS Act) 2000 (Cth).

AMBI is required to comply with the requirements of the Tuition Protection Service (TPS). Under TPS the provider may receive up to 50% of the total tuition fees for the course at any time before a student commences a course.

AMBI will have tuition fee schedules and payment plan schedules in the accounting system. These will be indicated on the formal letter of offer and written agreement with the student.

Domestic students:

To meet this requirement, AMBI will collect course fees in advance from INDIVIDUALS as follows: The Institute will accept payment of no more than \$1500 from each individual customer prior to the commencement of the course. This will be the first instalment.

Following course confirmation, we require payment of additional fees as course instalments from the customer but only such that at any given time, the total amounts required to be paid do not exceed \$1500.

These fees that can go up to \$1,500 include the application fee, the tuition fees, materials fees and any other fee that is a mandatory payment for the course.

To meet this requirement, AMBI will collect course fees in advance from BUSINESSES as follows: The Institute can accept prepaid payment of fees for the total amount or any other agreed payment plan that can be more than \$1500.

PROTECTION OF PREPAID FEES – PAID IN ADVANCE

Australian Massage and Beauty Institute will comply with the Tuition Protection Service (TPS) policy and procedures as a CRICOS provider.

First payment prior to commencement of the course can be collected but will not be drawn until day 1 – commencement date of the course.

After the student has commenced, AMBI cannot require the student to pay any further fees until two weeks before the start of the second study period. . The general ledger will show fees paid in advance as a liability in the accounts. Fees will be drawn down as required in compliance with the TPS requirements.

THIRD PARTY FEE COLLECTION MUST MEET SAME REQUIREMENTS

The requirements for protection of prepaid fees apply no matter how the fees are collected.

This means:

Any fees collected by a third party for the Institute such as an education agent or broker are subject to the same conditions. These requirements apply to fees prepaid by learners, regardless of when our RTO actually receives the payment.



The written agreement with the third party will include these conditions and the monitoring to ensure the protection measures are in place and implemented as required.

COURSE FEES CAN BE PAID BY INSTALMENTS

Payment schedule agreement:

By signing the agreement, course participants who choose to pay by instalments agree to honour the Institute payment plan and understand that:

1. all instalments must be paid on or before the due date;
2. There are sufficient funds available in the nominated account to meet the instalment payments;
3. The Institute reserves the right to suspend access to the course in the event that a participant fails to pay any part of the course fees as and when it falls due for payment;
4. In the event that a participant requests or fails to advise of a course cancellation, the refund policy applies;
5. The Institute will not issue a Statement of Attainment/s until course fees are paid in full.

Default on the payment schedule:

1. The enrolment will be suspended and outstanding accounts will become immediately due and payable; or
2. As a cancelled participant the outstanding account will become immediately due and payable;
3. The outstanding debt will be forwarded to a debt collection agency, and
4. The participant may also be required to pay additional fees associated with the debt collection process.

REFUNDS

Cancellations and Refunds

In signing this application you are automatically bound by the conditions of the AMBI and/or the AMBI cancellations and refund policy.

AMBI's refund policy applies to both commencing and re-enrolling students. It is set out in the Handbook and below. All requests for a refund must be submitted on the appropriate refund application form and must be accompanied by official documentary evidence of the grounds for the request.

Your initial application fee to AMBI is not refundable.

Refunds apply only to tuition fees and will only be paid to the applicant through an Australian Dollar draft. All refunds incur an administration fee.

Total Refund of Tuition Fee

A total refund will be granted under the following circumstances:

- In the unlikely event that the Institute is unable to provide the course for which an offer has been made. An alternate offer of a place will be offered at no extra cost to the students as well as the refund option.
- An offer of a place is withdrawn by AMBI (The exception is when the offer was made on the basis of intentional incorrect information).
- The applicant is unable to obtain a visa from an Australian Diplomatic Office.



Applications for a total refund on the above grounds must be lodged at least 2 weeks prior to the commencement of the term for which the offer is made. The student must provide a certified copy of the official letter of visa application rejection by the Department of Immigration and Border Protection (DIBP) along with their application, in order for the refund application to be approved.

Partial Refund of Tuition Fee

The amount of partial refund is determined as follows. Administrative fees and applicable deductions are applied:

Request is more than 10 weeks before the commencement of the term/ next term	Full refund.
Request is less than 10 weeks but more than 6 weeks before the commencement of the term	Refund is 70% of tuition fees for that term.
Request is less than 6 weeks but more than 2 weeks before the commencement of the term	Refund is 50% fees of tuition fees for that term.
Request is less than 2 weeks before the commencement of the term	Refund is 30% of tuition fees for that term.
If a student withdraws from the course on or after the course commencement date.	The student will not be eligible for a refund for the fees for that term.
Withdrawal from a course on illness and compassionate grounds	Refund will be decided on a case by case basis.
If a student holds a valid student visa at the time of enrolment with AMBI, but after commencing their course, their current visa expires and a subsequent visa application is applied for and rejected.	Refund for any tuition fees paid to AMBI will be calculated on a pro-rata basis (calculated on a weekly basis as per the AMBI term calendar) minus any applicable deductions*.
Student transfers to a second course within AMBI without completing the first course.	The tuition fee paid for the current six-month period of the 1 st course will be credited on a pro-rata basis towards the tuition fee of the 2 nd course. All other tuition fees paid toward the 1 st course will be credited in full towards the tuition fee of the 2 nd course. If the credited amount is greater than the total cost of the second amount, the difference will be refunded within 28 days of commencement of the second course.

If the Institute has paid an amount to a representative in relation to recruitment, the refund will be further reduced by that amount.

No refund

False or misleading information in application forms or during study	automatically disqualifies you from any refunds
Student is terminated due to serious breach of the Institute rules or a breach of visa conditions including non-attendance or unsatisfactory	No refund



progress	
Student defers enrolment and commencement date	Tuition fees will be held by the Institute until course commencement date.
Student is seeking a refund for enrolment in the principle (main) course of study, as applied for on their current Student Visa	No refund for any tuition fees paid for the first six (6) months of the principle course. Any additional tuition fees, paid beyond the first six (6) months, that are deemed refundable, will be payable back to the student minus any applicable deductions*.

How to claim a refund

To claim any refund, you must complete a *Refund Application Form* and return together with your receipt of course fees and certified copies of any supporting documents (such as Visa rejection letter, etc.) to the Institute.

The refund will be paid in Australian dollars and you will be provided with a letter explaining how the refund was calculated. It will be posted to your address in your home country within 14 days from the receipt of the *Refund Application form*.

The above refund policy does not remove your right to take action under Australia's consumer protection laws. Also, the Institute's dispute resolution processes do not circumscribe the student's right to pursue legal remedy.

Course variations – Withdrawal or Cancellation from a course and refund request

The application fee of \$250 is non-refundable.

Requests must be in writing or email. A refund request form is completed.

- You must submit notice of the intention and the request for a refund in writing.
- Evidence to support the request can be submitted.
- You must be up to date with course fees at the time of the request.
- The request will be assessed based on information provided and the progress through the course.
- If the request is successful, a refund administration fee is charged and deducted from the refund.
- A refund calculation letter is provided that explains the decision.
- Statements of Attainment for units completed and paid to date will be issued.

Special circumstances for course refunds:

AMBI has the discretion to approve refunds if the customer would be unreasonably disadvantaged if not granted a refund - for example:

A customer meets with a serious misadventure, serious illness or hospitalisation (two week period minimum) supported by a medical certificate.

Special circumstances that have been discussed and agreed upon between the customer and the CEO.

The following circumstances would not be accepted for a refund:

- Change in work hours
- Job change or retrenchment
- Moving interstate
- Technology barriers which mean you are having difficulty completing the course



- Language or writing barriers which were not declared at application which mean you are having difficulty completing the course
- Insufficient access to workplace documents which mean you are having difficulty completing the course
 - Where a customer has commenced a course believing that they can meet the requirements and then find that they are unable to do the course, a part refund for the component of the course not commenced may be given.
 - An interview will assess the circumstances.
 - The refund will be dependent upon the length of time they have been attending and what competencies have been achieved.
 - Where more than 50% of the course is completed, there will be no refund.
 - The final decision is at the Discretion of the CEO.

Provider default – If AMBI cannot offer or continue a course due to changed circumstances

Where Australian Massage and Beauty Institute is in a “default” situation such as cancellation of the course, we will offer a refund. We will discuss this with you and come to an arrangement.

A refund letter with calculations showing administration charges and fees to be refunded is sent to the customer.

The payment is processed within a maximum of 4 weeks (20 working days) from the date on the refund calculation letter.

Where the service or course is offered through a third party and that third party cannot deliver the agreed service, AMBI will offer an alternate arrangement for participants to complete the course or a refund if such a replacement service is not suitable for clients or participants. This decision will be discussed on a case by case basis and recorded in writing between the parties.

COMPLAINTS REGARDING FEES AND REFUNDS

Customers are entitled to access the Complaints process should they be dissatisfied about AMBI decisions relating to fees, refunds or other matters.

This information is available on the website

Customers are advised that the agreement and the availability of complaints process does not remove the right of the customer to take action under consumer protection law.