

## **Fees and Refunds**

AIHFE charges a reasonable fee for the educational products and training and assessment services provided to students and clients. We clearly advertise our fees and charges, including whether GST applies, and refund policies on our website, as well as on our marketing materials to ensure prospective students and clients are aware and informed prior to enrolment or prior to the commitment to purchasing our products and/or services.

### **General Fees and Refunds Principles**

AIHFE strives to:

- Be fair and competitive in setting our course fees and other charges;
- Be clear as to what our fees and charges are, including whether they are GST inclusive or exclusive;
- Offer a variety of options for students and clients to make payment;
- Be clear on our refund policy and process;
- Approach reasonably, flexibly and act in the best interests of our students and clients when authorising refund approvals and processes; and
- Inform learners of their rights as a consumer, including but not limited to any statutory cooling-off periods.

### **Responsibilities**

The CEO is responsible for:

- Setting the applicable fees and charges; and
- Approving any refund applications made and for setting the refund policy.

### **Protection of Pre-paid Fees**

In accordance with Clause 7.3 of the Standards for RTOs 2015, AIHFE holds an unconditional financial guarantee. To meet this responsibility, we have an unconditional financial guarantee. The amount in the guarantee is no less than the total amount of prepaid fees expected to be held by us in excess of the threshold prepaid fee amount for each learner for services to be provided by us to our students.

The above figure is to be reviewed on a regular basis to ensure it remains accurate and current based on the financial projections.

## **Fees and Charges Information**

It is important that prospective students and clients are aware of our fees and charges prior to their enrolment with AIHFE.

The following information must be included and maintained on our website to ensure its accuracy and currency:

- The applicable course fees, resource fees, and any other charges such as the re-issue of certificates or statement of results, and any photocopying or printing fees that may apply;
- Payment terms and options, including when the fees are to be paid by and what methods of payment we accept;
- Any non-refundable deposit or administration or enrolment fees that may apply;
- Guarantee provided by AIHFE to honour our commitment in delivering the agreed upon training and assessment services;
- Any discounts, fee reductions or exemptions that may be available for certain groups of enrolments, such as those with a concession card holder, those who are referred by a family or friend, etc; and
- Refund policy.

## **Good and Services Tax**

Under section 38-85 GSTR 2003/1 Goods and Services Tax, Goods and Services Tax (GST) is exempt on our nationally recognised training courses. We will only apply GST on administrative fees and charges such as the re-issue of certificates or the printing of learning materials, educational products and courses which are not exempted under the aforementioned tax ruling. Further information can be found [here](#).

## **Our Guarantee**

If AIHFE is not able to fulfil our agreement with our learners, regardless of the reason, AIHFE are to issue a full refund for any services not provided. This means that if we cancel a training program or a subject which has not yet commenced, we are to refund the full amount of the fees paid. Where we cancel a training program part way through the course, we are to refund the learners based on the units of competency or subjects that are not yet delivered to the learner.

## Collection of Fees

The fees and charges are displayed clearly in the relevant marketing materials, as well as on our website.

For fee-for-service students undertaking nationally recognised training, it is AIHFE's practice to invoice the learner prior to the commencement of each study period. AIHFE has a right to discontinue the delivery of training and assessment services if fees are not paid in accordance with the agreed upon fee schedule.

For employer clients who are enrolling their employees into nationally recognised training, and students undertaking non-accredited courses, it is AIHFE's practice to collect the entire course fees prior to the commencement of the course as part of a commercial agreement.

## Statutory Cooling-Off Period

The Standards for Registered Training Organisations 2015 require RTOs to inform individuals of their right to a statutory cooling-off period. The Australian Consumer Law defines cooling-off periods as a specified timeframe of **10 business days** during which a consumer who has 'cooled off' on their decision to enter into a contract or agreement, where that contract or agreement was established through unsolicited marketing or sales tactics, to enable the consumer to legally withdraw from the contract with little or no penalty.

It must be noted that AIHFE does not engage in unsolicited marketing or sales tactics and therefore a statutory cooling-off period will not likely be applicable to our students and clients who have enrolled into a course with us.

## Fee Extension

If a learner is experiencing financial difficulties in paying the fees by the due date and require a reasonable extension, they are to inform AIHFE as soon as possible.

Each extension request will be assessed on its merits and AIHFE will do our best to provide reasonable extensions to the affected learner and outcomes of all requests are to be communicated to the learner within **10 business days**.

## Refunds – Accredited Courses

AIHFE will provide a full refund for any services not provided, where we fail to deliver a course or unable to fulfil our service agreement as part of our guarantee to our students and clients. Where AIHFE is unable to deliver a course or fulfil our service agreement, we will calculate the refund based on the units of competency or subjects not yet delivered to the student or client.

Approved refunds will be actioned within **10 business days**. If the student had paid for their fees via electronic funds transfer, they will be refunded via the same method using the authorised bank account nominated by the student and must be in the name of the student for security purposes. If the student paid via credit or debit card, the refund will be processed to the credit or debit card they had paid with.

Where a student has purchased texts, training workbooks or materials, AIHFE will not refund the monies for this expense.

Students who give notice to cancel their enrolment prior to the commencement of a program, or prior to access being granted to the online learning portal, whichever is earlier, will be entitled to a full refund of fees paid.

Students who cancel their enrolment once the training program commences no refunds will be provided. The amount retained by AIHFE is required to cover the costs of staff, materials and resources which will have already been committed based on the student's initial intention to undertake the training. An exception to this policy is where AIHFE fails to fulfil its service agreement and the fees are refunded under our guarantee to clients. Discretion may be exercised by the CEO if there is extenuating or significant personal circumstance that led to their withdrawal.

## Refunds – Unaccredited Courses

Applications for the refund for all unaccredited courses should be made in writing before the commencement of the course. No refunds will be approved once the course has commenced. If the student has enrolled into an online course, no refunds will be approved after the student has acceded the learning materials.

## Refunds Procedure

1. **Review the payment refund request and send out acknowledgement** – check that the required information has been provided, such as bank account details and amount, and send the student a letter acknowledging the receipt of their request. This must be done within **2 business days** of receipt of the request.

2. **Seek CEO approval** – the form should then be sent to the CEO for review and approval. The form should be reviewed within **5 business days** of receipt of the refund request
3. **If approved** – send an e-mail to the bookkeeper to action refund and send approval letter to student or client advising that the refund will be actioned within **10 business days**.
4. **If declined** – send decline letter to student or client to explain the outcome and their grounds for an appeal within **2 business days** of the CEO reviewing the request.
5. **Record the information** – the information is to be saved to the student's file. The form should then be shredded and disposed of securely. Ensure that the Accounts department issues the refund to the student within **10 business days**.

### Refunds Process Flow-Chart

