



RTO Fees and Refunds Policy

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Purpose

The purpose of this policy is to guide the Centre for Professional Learning and Education (Cple | RTO 88148) in its approach to the receiving of student fees associated with training as well as the issuing of refunds to learners, where applicable.

Introduction

The Centre for Professional Learning and Education (Cple) is entitled to charge fees for services provided to students undertaking training and assessment that leads to a nationally recognised outcome. These charges are generally for items such as course materials, student services, administration and training and assessment services.

This policy supports the Standards for Registered Training Organisations (RTO) 2025 (clauses 2.1 from Outcome Standards, section 18 and 19 from Compliance Guide for Australian Apprenticeships, and the ACT Standards Compliance Guide for Skilled Capital.

Authorisation

This policy shall be issued and endorsed under the authority of the Senior Manager RTO.

Policy

Fees Payable

Fees are payable when a student has received confirmation of enrolment. The initial fee payment must be made within 14 days of receiving an invoice from Cple. Cple may cancel enrolment or discontinue training and assessment services if fees are not paid in accordance with the agreed payment plan.

Current fees and charges for Cple are published in the qualification brochures for each training product as well as in AVETARS. Fees that are charged for students enrolled into Government subsidised initiatives under the funding agreement Cple holds with Skills Canberra, are determined by ACT Government regulations and are specific to the funding arrangement in which students choose to enrol into. Cple will ensure our published tuition fees for each delivery mode match the fees published on the ACT Qualifications Register. Where changes to tuition fees have occurred, evidence of historical fees will be retained.



Fees are invoiced directly to a student and can be payable by the student or their employer (where nominated during the pre-enrolment process). Students are offered to pay fees through instalments by entering a payment plan with Cple, with an option to select deductions from different payment schedules. Payment plan documentation is in SharePoint and retained on a student's file during enrolment.

Cple will withhold any qualification parchment or statement of results if fees are unpaid on completion or withdrawal from enrolment.

Where the fee is negotiated directly with the employer, Cple will notify the Directorate within 10 business days of the fee being agreed.

Schedule of Fees and Charges

The RTO Manager is responsible for approving the Cple fee charges and payment plan schedules. CPLE fees must adhere to all ACT Training Initiative Funding Agreement parameters including the minimum and maximum tuition fees that an RTO can charge. The RTO Manager must consider current market climate, the vulnerable nature of the students of the RTO, and the current RTO financial circumstances. When a fee is changed/amended, it will be recorded on the Continuous Improvement Register, and the date and version will be documented on all Payment Plans. The corresponding marketing material, such as website and qualification outlines, must be updated at the same time.

Information provided to potential during the pre-enrolment process and as published in the qualification brochure as well as Cple student Handbook will outline:

- The total amount of all fees including course fees, administration fees, material fees and any other charges for enrolling in a qualification/training program,
- Payment terms, including the timing and amount of fees to be paid and any non-refundable administration fees,
- The nature of the guarantee given by Cple to honour its commitment to deliver services and complete the training and/or assessment once the student has commenced study,
- Any fee reductions or exemptions available for concession card holders,
- The fees and charges for additional services, including such items as issuance of a replacement qualification parchment or statement of results,
- Information around refunds as per Cple policy.

Giving Notice of Enrolment Cancellation

A student who wishes to cancel their enrolment must give notice in writing. This may be via email or letter. Cple trainer & assessors who are approached with initial notice of cancellation 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/or re-commencement.



Students who give written notice to cancel their enrolment and who are eligible for a refund are to be provided with an RTO-PRG-FOR-004 - Refund Request Form.

Students who may not be eligible but are requesting a refund should also be provided with the RTO-PRG-FOR-004 - RTO Refund Request Form so the request can be properly considered by the RTO Manager & Chief Executive Officer (where required).

All completed Fee Refund Forms are to be forwarded to the RTO Manager for consideration via admin@cple.com.au.

Students will be advised of the outcome of their request for a refund in writing within ten (10) business days of the RTO Manager receiving the completed RTO Refund Request Form. The RTO Manager will be responsible for advising the student accordingly.

All refunds will be processed within thirty (30) business days of the date of the outcome of the request.

Refunds are to be paid via electronic funds transfer using the authorised bank account nominated by the student on the RTO-PRG-FOR-004 - RTO Refund Request Form.

Refunds and Statutory Cooling off Period

Under this policy the following will apply:

- Students who give notice to cancel their enrolment within ten (10) business days from the date of completion of their enrolment checklist with Cple, will be entitled to a full refund of fees paid. This policy complies with the Australian Consumer Law required statutory cooling off period for the sale of goods and services. It is a requirement under the Standards for Registered Training Organisations 2025 that an RTO must allow the minimum statutory cooling off period applicable for the jurisdiction in which they operate. Australian Consumer Law introduced in 2010 has made this consumer protection consistent in all States and Territories.
- Students who cancel their enrolment ten (10) or more business days after the signing of their enrolment checklist with Cple, will not be entitled to a refund of their fees. An exception to this policy is where Cple fails to fulfil its service agreement and fees are refunded under our guarantee to clients.

Discretion may be exercised by the RTO Manager and/or Chief Executive Officer in all situations if the student can demonstrate that extenuating or significant personal circumstance led to their withdrawal. The RTO Manager and/or Chief Executive Officer may authorise a refund of tuition fees if the circumstances require it.

Refunds will not be issued to students after qualification commencement in the case of:

- Change in employment status
- Moving outside of the ACT Region



- Change of mind outside of the statutory cooling off period
- Lack of progress towards qualification completion.

Our Guarantee to Clients

If for any reason Cple is unable to fulfil its service agreement with a student, Cple 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 student and which can be issued in a statement of attainment at the time the service is terminated.

Payment Plans

In the event a student elects to withdraw their enrolment with Cple during a time of which a payment plan is in place and fees are outstanding, Cple reserve the right to deduct all outstanding fees from the students nominated bank account on the date of the students last day with Cple (i.e.: date of withdrawal).

Upon receiving a student’s written notification for cancellation of enrolment, the RTO Administrator will advise the student of any outstanding fees and inform them of this requirement. This policy will be attached to such correspondence with the student.

The RTO Administrator will work with Communities at Work Finance Team to ensure the necessary amount is deducted accordingly.

Fee Concession

Cple may offer a fee concession to eligible government funded students in certain circumstances however fee-for-service students are not eligible to claim a fee concession reimbursement from Cple or Skills Canberra.

User Choice Funding Fee Concession (ACT Standards for Compliance Guide For Australian Apprenticeships v6.0)

A funded trainee is eligible for a fee concession if, at the commencement of training they:

- hold a current health care card or pension card, or
- can prove genuine hardship.

Where the trainee is under 18 years of age this rule will apply if the parent/ guardian holds one of the above cards.

Skilled Capital Funding Fee Concession (ACT Standards for Compliance for Skilled Capital V4.0)

A student is eligible for a fee concession if, at the commencement of training they:

- hold a current Health Care Card or Pension Card, or
- can prove genuine hardship.



Where the student is under 18 years of age this rule will apply if the parent/ guardian holds one of the above cards.

To apply for a concession, upon enrolment, Cple will submit an Application for Fee Concession Reimbursement form to receive a concession payment reimbursement. Cple will collect, record, and retain all evidence relating to fee concessions within the students file in SharePoint.

Where the application is approved, Cple will be reimbursed the full Tuition Fee up to a maximum of \$500. The trainee will then be required to pay the difference through payment plan arrangements.

In exceptional circumstances, Cple may choose to waive the difference. In such cases, the RTO Manager will liaise with the CEO for discuss the case and seek approval. If approval is granted, the student will be informed in writing of the decision with fees not charged.

Fee Exemption

Cple can only grant a Fee Exemption to students enrolled under ACT User Choice Funding in accordance with the ACT Standards for Compliance Guide for Australian Apprenticeships v6.0. There are specific requirements that must be met in order to grant a Fee Exemption.

User Choice Funding (ACT Standards for Compliance Guide for Australian Apprenticeships v6.0)

The standards state that the tuition fee (Student Administration Fee) must not be charged by the training provider (Cple) where:

- the employer is the training provider for its own Australian Apprentice (Trainee), or
- the Australian Apprentice (Trainee), leaves one employer and recommences within 12 months with another employer, in the same qualification and with the same training provider, or
- the Australian Apprentice (Trainee), is required to go to a different training provider because of a change of RTO process.

To apply for a Fee Exemption based on the above grounds, upon enrolment, Cple will complete the RTO Fee Exemption Form to document the reason for the exemption and attach evidence of the student's eligibility for the exemption. The student must be enrolling under User Choice Funding. The RTO Manager must sign the form to approve the exemption. The form and evidence will be saved in the student's file in SharePoint.

Limiting Fees being Paid in Advance

Cple acknowledges that it has a responsibility under the Standards for Registered Training Organisations 2025 to limit the fees paid by students in advance of their training and assessment services being delivered.

To meet our responsibilities Cple may accept payment of no more than \$1,500 from each student prior to the commencement of the course. This requirement applies regardless of the payment for the fees are being made directly or through a third party.



Following the course commencement, Cple may require payments of additional fees as per scheduled payment plans from the student but only such that at any given time, the amount required to be paid in advance is consistent with the portion of training being delivered.

Payment of GST

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.

ATO reference: <http://law.ato.gov.au/atolaw/view.htm?docid=GST/GSTR20031/NAT/ATO/00001>

Where a student is enrolled in a course which is offering units of competency or a whole qualification, the course fees attached to this enrolment will be exempt from the payment of GST.

GST does apply on the payment of some miscellaneous charges where these charges are in addition to and outside the normal services offered in a course.

Miscellaneous Charges

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

- Re-issuing a certificate after it has been initially issued to a student and the re-issuing requires retrieval of archived records:
 - This process will incur an additional fee of \$50.00
- First Aid training and assessment.
 - Cple outsource the training and assessment of this unit to external first aid training providers and so it will be students' responsibility to complete this qualification externally at an additional cost.
- Additional support services (that falls outside the scope of potential Government funded Additional Support)
 - Additional costs incurred will depend on the services sought. All additional costs regarding additional support funding (that falls outside the scope of funding received by the Government) will be at the student's expense. Expenses will be determined and discussed with students on a case-by-case basis and documented in the Student Management System used by Cple as well as in the students file in SharePoint.

Student Complaints About Fees or Refunds

Students who are unhappy with Cple arrangements for the collection and refund of fees are entitled to lodge a complaint. This should occur in accordance with Communities at Work's Complaints Handling Policy.



Definitions

GST	Goods and Services Tax
User Choice Funding	Government funded training contract for traineeships. See Skills Canberra website for more detail.
Skilled Capital Funding	Government funded training contract. See Skills Canberra website for more detail.

Responsibilities

Chief Executive Officer

- To make refund decisions for students based on the rights of students in relation to the requirements of this policy (where applicable).

RTO Manager

- Ensure that this policy is communicated and adhered to.
- To uphold the rights of students in relation to the requirements of this policy.
- To receive and consider student requests for refunds based on information provided in the Refund Request Form.
- To liaise with the Chief Executive Officer in communicating cases whereby students may be eligible for a refund as per the conditions of this policy.
- To communicate with students regarding outcomes of fee refund decisions.
- To receive, consider and approve (where applicable) student's eligibility to receive a Fee Exemption.

RTO Administration

- To collate Refund Request Form submitted to Cple by students.
- To liaise with the RTO Manager upon the submission of completed Refund Request Forms.
- To liaise with Communities at Work's Finance Team to process eligible student refunds as per the conditions of this policy.
- To collate, record, document and store evidence related to fee concessions, exemptions and refunds in accordance with this policy.

Attachments & Forms

1. RTO-PRG-FOR-004 - RTO Refund Request Form
2. RTO-PRG-FOR-022 RTO Fee Exemption Form



Related Documents

1. ORG-QMS-POL-001 Purpose, Mission and Values
2. ORG-QMS-POL-022 Complaints Handling Policy

References

1. ISO 9001:2015 Quality Management System
2. ISO 3100: 2018 Risk Management
3. ISO 45001: 2018 Occupational Health and Safety
4. AS ISO/IEC 27004:2018 Information Security Management
5. Standards for Registered Training Organisations (RTOs) 2025
6. ACT Standards for Compliance Guide for Australian Apprenticeships
7. ACT Standards for Compliance for Skilled Capital

Document Contact

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Review Specifications

OFFICE USE ONLY			
Written/reviewed by	Authorised for release by	Version number	Signature of authorising person
Chloe Brewer	Chloe Brewer	4.0	Text
Chloe Brewer	Chloe Brewer	4.1	Text
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4.1	19/11/2024	Added detail regarding process when updating/setting enrolment fees	
5.0	28/02/2025	Re-alignment with the new RTO Standards 2025	



5.1	23/06/2025	Updates to align with new RTO branding.
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