



Purpose:	This policy and procedure has been developed to ensure that Delta Institute provides clear information to prospective students to enable them to decide if Delta Institute and a course they are considering is suitable for them.
Reference:	Standards for Registered Training Organisations (RTOs) 2025 – Outcome Standards 2.1 VET students have access to clear and accurate information concerning the organisation, the relevant training product, and students are made aware of changes that may affect them. Compliance Requirements 18. Prepaid fee protection measures
Responsibility:	The CEO is responsible for making sure all fee information is accurate, transparent and complete, and refund processes are clear, transparent and followed therefore ensuring students are informed and protected. The General Manager – Institute is responsible for executing this process. The Course Coordinators are responsible for directing applicants and students to all information available regarding the Institute's training products and ensuring that processes are followed.
Timing:	<ul style="list-style-type: none"> ▪ Before enrolment ▪ Throughout the course
Policy:	<p>Standard 2.1</p> <p>Delta Institute ensures the following information is easily accessible to VET students:</p> <p><i>(c iii) all fees, costs and charges associated with the provision of the training product which VET students may incur, including payment terms and conditions, any applicable refund policies and the availability of any relevant government training entitlements and subsidies</i></p> <p>Detailed information about all fees and costs, including payment terms, refund policies and cooling off periods is available to all prospective and current students via the Delta Institute website, Student Handbook (also accessible via the website) and the Course Guide.</p> <p>VET Student Loans or other government funded subsidies are not available for our course.</p> <p><i>(c iv) any obligations or liabilities which may be imposed on VET students undertaking the training product, including any obligations requiring VET students to acquire materials, equipment or IT, any costs and processes associated with withdrawing from training, any costs and processes associated with obtaining a Student Identifier, and any requirements for VET students to undertake work placements</i></p> <p>Delta Institute clearly communicates in writing to all VET students their obligations or liabilities, including application fees, course fees, additional and incidental fees associated with undertaking the training product. This includes information about payment plans options available, refund policies and cooling off period. This information is provided via the Delta Institute website, Student Handbook (also available on the website) and Course Guide in the first instance and then reiterated in their payment terms information they receive prior to confirmation of enrolment.</p>



- (d) the organisation provides all VET students with documentation prior to their enrolment or before any fees are required to be paid which sets out**
- i. the training which the organisation or third parties will provide the VET student;**
 - ii. all fees, costs and charges which the VET student will be required to pay; and**
 - iii. any obligations or liabilities which may be imposed by the organisation or third parties on the VET student**

Delta Institute dispenses written documentation to the individual VET student that outlines the agreed training, associated fees, and student obligations before they are required to make any payments, ensuring transparency and mutual understanding. This written documentation is provided via the Student Handbook and Course Guide and is available on the Delta Institute website.

Students are asked to sign a declaration to state they have been provided with sufficient information to make an informed decision about their studies, including costs, at the time of application.

Compliance Requirement 18. Prepaid fee protection measures

Delta Institute does not accept payment of more than \$1,500.00 from any individual student prior to the commencement of their course (no matter how these fees are collected). In cases where fees are greater than \$1,500.00 students are placed on a deferred payment plan over the term of their enrolment.

At no point in time are individual students invoiced an amount greater than \$1500.00.

Refund Policy & Cooling Off Period Terms

Dog Training the Delta Way (Non-Accredited 2-Day Online Seminar)

- full refund available up to 7 days prior to the event.
- 50% refund available between 6 and 2 days prior to the event.
- no refund available within 24 hours of the event.

ACM40322 Certificate IV in Animal Behaviour and Training (Accredited Training)

- cooling off period of 14 days from Module 1 commencement date applies.
- full course fee refund (excluding application fee) available within 14 days of commencement date.
- no course fee refund available after 14 days of commencement date.
- once enrolled, should a student defer their start date to a future intake, their cooling off period will not transfer to their re-enrolment date.
- no refund available for students who do not complete the course within the specified timeframe (maximum 3 years).

No refunds will be issued outside of the policy terms, unless:

- at the sole discretion and approval of the CEO; or
- Delta Institute fails to offer the agreed service; or
- Delta Institute no longer offers the agreed service; or
- an arrangement to deliver is terminated early.



	In the event that Delta Institute ceases to operate we will attempt to transfer students to a similar RTO, and refunds would only be available for any incomplete units.
Process:	<p>1. Determination of fees and charges:</p> <p>Delta Institute charges consumers in accordance with comparable market prices fees for all courses on their scope of registration. Course fees are determined based on duration, delivery method, resource requirements and commercial viability. Where students receive a credit transfer, they are not charged for the already completed unit. The Chief Executive Officer in consultation with the Board of Directors is responsible for determining all fees and charges, which are reviewed by the management team annually.</p> <p>2. Marketing and Advertising</p> <p>Information about fees, cooling off periods & refunds is advertised on Delta Institute's website and are listed in marketing material and publications made available to students and prospective students.</p> <p>Marketing and advertising quality assurance mechanisms and internal audit processes ensure all fees and charges are transparent and consumers are able to make an informed decision without risk of hidden fees and charges.</p> <p>For each Course, a complete and detailed listing of course fees, additional fees, and incidental fees is available in the Course Guide to prospective students prior to enrolment and to current students via their learner portal.</p> <p>3. Additional Charges</p> <p>Additional fees are charged for:</p> <ul style="list-style-type: none"> • Application processing and administration. A fee of \$175.00 is charged at application for enrolment. This is called an Application Fee. This fee is not refundable under any circumstances. • The replacement of any learning resources that are lost or misplaced by a student. A fee of \$50.00 will be charged to replace any learning materials during a Course. • The reissuance of misplaced or lost awards. A fee of \$50.00 is charged for each certificate (Certificate, Record of Results and/or Statement of Attainment) that requires reissuance. • Students who require reassessment of a task (i.e. following 2 previous unsuccessful submissions) will be charged a fee of \$100.00 for the third & each subsequent submission. • Course Deferral/Re-enrolment. A re-enrolment fee of \$150.00 will be charged for students who defer their studies to a future intake after of their Course commencement. Their monthly payments will be suspended until their studies resume. The Re-enrolment fee is payable on Course resumption. • RPL Application. A non-refundable fee of \$450 per unit of competency will be charged to assess RPL applications. <p>4. Incidental Fees</p> <p>Other costs may include but are not limited to:</p> <ul style="list-style-type: none"> • required course texts;



- equipment as listed in Learning Materials & Resources section of the Course Guide;
- travel and accommodation for two face-to-face workshops held in Sydney;
- training class public liability insurance;
- class barriers (optional).

5. Payment of Fees

Students are provided with detailed fees, additional charges and refund information prior to their enrolment and are asked to sign a declaration stating that they have been provided with sufficient information in which to make an informed enrolment decision. Students are issued with a Tax Invoice and Direct Debit Authority form on enrolment. Payment plans may be arranged at the sole discretion and approval of the CEO.

The fee amount is paid in accordance with the fee schedule. Fees paid are documented in the student management system and in the financial accounts where monthly reconciliation occurs. Fees are paid by direct debit in accordance with the Direct Debit Authority signed by the student, or by exception direct to Delta Institute by direct debit or credit card.

6. Prepaid Fee Protection

Delta Institute does not accept prepaid fees greater than \$1500.00 and course payment plans may not exceed \$1500.00 per instalment.

In addition, at no point in time are individual students invoiced an amount greater than \$1500.00.

7. Payment Terms

Payment terms are agreed upon prior to course commencement and are outlined in the students Tax Invoice. The Tax invoice identifies the fees to be paid and the instalment schedule.

Students are required to pay all fees on tax invoices issued in accordance with their Direct Debit Authority. Failure to pay scheduled fees may lead to a discontinuation of training or the delay in the issuance of an award until the outstanding fees have been paid. Delta Institute may use the assistance of debt collection agencies to retrieve outstanding fees greater than 90 days. Where training discontinuation or a delay in the issuing of an award is likely, students will be informed of their rights and responsibilities. Delta Institute retains all evidence of fees collected and all attempts to recover outstanding fees in the in the student management system.

8. Refunding of Fees

A student can apply for a refund by completing the Application for Refund Form available on the website.

Students will be notified in writing of the outcome of their application within 10 working days of their application receipt.



	<p>Refunds that fall within the policy terms will be issued within 30 working days of receiving the Application for Refund Form, and money will be transferred into the student’s nominated bank account.</p> <p>Outcomes of refund requests are documented in the student management system and accounting database.</p> <p>No refunds will be issued outside of the policy terms, unless:</p> <ul style="list-style-type: none">• at the sole discretion and approval of the CEO; or• Delta Institute fails to offer the agreed service; or• Delta Institute no longer offers the agreed service; or• an arrangement to deliver is terminated early. <p>In the event that Delta Institute ceases to operate we will attempt to transfer students to a similar RTO, and refunds would only be available for any incomplete units.</p> <p>The Academic & Operations Coordinator will update all relevant documents and publications with new fees if required.</p> <p>9. Complaints & Appeals</p> <p>Should a student wish to lodge a formal complaint or appeal a decision, they can access both the complaints and appeals policies and related procedures via the website.</p> <p>10. Monitoring</p> <p>The Fees & Refunds Policy & Procedure and Fee Statement is reviewed by Delta Institute’s Management team annually.</p> <p>Delta Institute systematically monitors its practices as per the Quality Assurance Schedule to ensure ongoing compliance. That is, information provided to students is systematically monitored to ensure it is accurate and up to date.</p> <p>Financial audits review the refund process ensuring records are transparent and adequately reflect the refunds given.</p> <p>This Fees & Refunds Policy should be read in conjunction with the Student Handbook and relevant Course Guide.</p>			
Relevant Records:	<ul style="list-style-type: none">▪ Student Handbook▪ Course Guide▪ Website information▪ Enrolment documents▪ Pre-Training Review▪ Quality Review Schedule			
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