



DI-PP827

Fees & Refunds

Purpose:	This policy and procedure has been developed to ensure that Delta Institute provides clear information to prospective learners to enable them to decide if Delta Institute and a course they are considering is suitable for them.
Reference:	ASQA – Standards for Registered Training Organisations (RTOs) 2015 Each learner is properly informed and protected (Standard 5.3)
Responsibility:	<p>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.</p> <p>The Course Coordinator is responsible for directing potential students to all information available to them regarding the training products available and ensuring that processes are followed.</p>
Timing:	Prior and throughout the enrolment process.
Policy:	<p>Clause 5.3 Where Delta Institute collects fees from the individual learner, either directly or through a third party, Delta Institute provides or directs the learner to information prior to enrolment of the commencement of training and assessment, whichever comes first, specifying:</p> <ul style="list-style-type: none">▪ all relevant fee information including:<ul style="list-style-type: none">– fees that must be paid to Delta Institute, and– payment terms and conditions including deposits and refunds▪ the learner's rights as a consumer, including but not limited to any statutory cooling-off period, if one applies▪ the learner's right to obtain a refund for services not provided by Delta Institute in the event the:<ul style="list-style-type: none">– arrangement is terminated early, or– Delta Institute fails to provide the agreed services. <p>Delta Institute, in accordance with the Standards for Registered Training Organisations 2015 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.</p> <p>At no point in time are individual students invoiced an amount greater than \$1,500.00.</p> <p><u>Refund Policy & Cooling Off Period Terms</u></p> <p>Dog Training the Delta Way (Non-Accredited 2-Day Online Seminar)</p> <ul style="list-style-type: none">• 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 <p>ACM40321 Certificate IV in Animal Behaviour and Training (Accredited Training)</p>



	<ul style="list-style-type: none">• cooling off period of 14 days from Module 1 commencement date applies;• full course fee refund (excluding enrolment fee) available within 14 days of commencement date;• no course fee refund available after 14 days of commencement date. <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>VET Student Loans or other government funded subsidies are not available for our course.</p>
Process:	<ol style="list-style-type: none">1. Determination of fees and charges: 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 is responsible for determining all fees and charges, which are reviewed by the management team annually. Course fees exclude learning materials, enrolment processing and administration fees.2. Marketing and Advertising 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 learners and prospective learners. 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. For each Course, a complete and detailed listing of course fees, additional fees, and incidental fees is available in the Course Guide to prospective learners prior to enrolment and to current learners via their learner portal.3. Additional Charges Additional fees are charged for:<ul style="list-style-type: none">• Enrolment processing and administration. A fee of \$150.00 is charged at enrolment. This is called an Enrolment Fee and includes access to learning materials and the learner portal. This fee is not refundable under any circumstances.• The replacement of any learning resources that are lost or misplaced by a learner. 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 learners who defer their enrolment 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.

4. 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.

5. 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.

Delta Institute guarantees to honour its commitment of all fees outlined in marketing material and to provide high quality education services to its students once the student has paid and commenced training and assessment.

6. 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 direct debit 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.



	<p>7. Refunding of Fees</p> <p>A learner can apply for a refund by completing the Application for Refund Form available on the website.</p> <p>Learners will be notified in writing of the outcome of their application within 10 working days of their application receipt.</p> <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 learner’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>The Course Coordinator will update all relevant documents and publications with new fees if required.</p> <p>8. Complaints & Appeals</p> <p>Should a learner wish to lodge a formal complaint or appeal a decision, they can access the Complaints and Appeals Policy and Procedure available on the website.</p> <p>9. Monitoring</p> <p>The Fees & Refunds Policy & Procedure and Fee Statement is reviewed by Delta Institute’s Management team annually.</p> <p>In line with policy DI-PP809, Delta Institute systematically monitors its practices 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>			
Relevant Records:	<ul style="list-style-type: none">▪ Student Handbook▪ Course Guide▪ Website information & publications▪ Enrolment documents▪ Pre-Training Review			
Document Control:	Document Owner	RTO Operations & Compliance Manager	Approval	CEO – Melinda Farrell Date – August 2022