Fees and Refunds Policy

PURPOSE

This policy explains how Trainwest sets and discloses fees, accepts payments, protects prepaid fees and manages withdrawals, transfers, deferments and refunds. It supports informed student decisions and fair, consistent financial practices.

SCOPE

This policy applies to Trainwest staff who set, communicate, collect or refund fees, and to students, employers and other clients who purchase Trainwest training or related services.

It covers nationally recognised and non-accredited training, including fee-for-service and government-funded arrangements. Where a funding contract or government fee policy sets a specific requirement, that requirement applies to the funded training.

POLICY STATEMENT

Trainwest aims to ensure its fees and refund processes are fair, transparent and compliant with applicable regulatory and legislative requirements. Students and clients are provided with clear, accurate information about fees, charges and refund entitlements.

Our approach:

- Before enrolment, or before a fee is payable, Trainwest provides clear, accurate and current information about total fees, other charges, payment terms, refund arrangements and any relevant government entitlements.
- Students receive written information about the training and services to be provided, the fees payable and any financial obligations or liabilities that may apply.
- Fees and refund decisions are applied consistently, recorded and reviewed. Students are told how to ask questions, request a refund, make a complaint or seek a review of a decision.
- Nothing in this policy limits a student's rights under the Australian Consumer Law, applicable funding requirements or other legislation.

POLICY

Fees and Charges

Course fees depend on the training product, delivery method, funding arrangement and services required. The current **Fee Schedule** and course-specific information state the total amount payable and identify any separate charges. Mandatory costs that can be calculated when a price is displayed are included in the displayed total price.

Depending on the course, fees may include tuition, administration, learning resources, assessment services and any applicable student contribution. A resource fee is charged only where disclosed and permitted by the relevant funding arrangement. Credit Transfer reduces the fee for the relevant units where the applicable fee arrangement allows this.

The following additional fees may apply. Any fee must be confirmed to the student before the relevant service is requested or supplied.

Fee or service	Amount	When it may apply
RPL application	As quoted	The applicable fee and service scope are confirmed before the RPL application proceeds.
Resource replacement	As quoted	Replacement resources are charged at the current disclosed price.
Personal coaching	$150 per hour	Only where requested and agreed in advance.
Enrolment extension	$0 initial 3-month extension; $330 second 3-month extension	Subject to approval and any applicable funding or contract conditions.
Certificate issuance	$0 digital copy; $0 hard copy	A hard copy is provided on request.
Certificate replacement	$0 digital copy; $55 hard copy	Replacement documents are issued after identity and record checks.

Trainwest does not add a separate surcharge for Visa, Mastercard, American Express or eftpos card payments. Payment-provider fees and terms are checked before use and are disclosed in the student-facing fee information.

Payment Arrangements

Fees may be paid in full before commencement, through an approved payment plan, or by an employer or other third party under an agreed arrangement.

Payment plans are available for course fees of $1,500 or more EzyPay. Payment plan fees apply in addition to the course fees. Trainwest provides applicable fees and payment terms before the student accepts a payment plan.

- **Standard payment amounts**:
  - $500.00 initial payment payable prior to commencement
  - $250.00 fortnightly instalments until all fees are paid
- **Applicable fees**:

Fee type	Amount (excl. GST)	Payable by
Bank/Direct debit fee*	$0.44 + 1.89%	Customer
Visa/Mastercard fee*	$0.44 + 1.89%	Merchant
AMEX Card fee*	$0.44 + 2.79%	Merchant
EzyPay failed payment fee	$14.90	Customer

** Ezypay Transaction Rates are payable on attempted transactions regardless of the outcome*

Payment plans must be agreed in writing before commencement and state the instalment amounts, due dates and any additional charges. Students are issued a tax invoice upon enrolment and a receipt when payment is received. Employer purchase orders and payment terms are managed under the relevant organisational agreement.

Students must pay agreed fees by the due dates. If fees are overdue, Trainwest may contact the student, agree on a payment arrangement, or take proportionate steps consistent with the enrolment agreement, funding requirements and applicable law. Any impact on participation, assessment or certification must be lawful, disclosed and applied consistently.

AQF certification documentation is issued in accordance with the applicable issuance requirements, including the requirement relating to payment of agreed fees.

Fee Waivers

A student in a government-funded course who is experiencing financial hardship may apply for a fee waiver using the **Fee Waiver Application**. Eligibility, evidence, approval authority and the amount that may be waived are determined under the applicable funding policy and contract.

A waiver is not automatic and must be recorded with the reasons for the decision. Staff must not promise or approve a waiver outside their delegated authority.

Prepaid Fee Protection

Trainwest maintains a bank guarantee with the Commonwealth Bank as its prepaid fee protection arrangement. Where prepaid fees for the same VET course exceed $1,500 for an individual, Finance must ensure the protection covers the aggregate amount required under the applicable Compliance Standards at all times. The threshold is assessed across instalments and includes prepaid fees received by Trainwest or by a third party on its behalf for services not yet delivered.

Finance is responsible for monitoring prepaid amounts and confirming that the guarantee remains current and sufficient. The guarantee must meet the applicable requirements, including being unconditional and covering at least the total protected amount above the threshold. Any shortfall, lapse or material change is escalated promptly to the Chief Executive Officer.

If Trainwest cannot provide the services for which a student has prepaid, Trainwest will contact affected students promptly, explain the available options and, where possible, support transfer to a suitable equivalent course.

Refunds for services not delivered are made in accordance with the prepaid fee protection arrangement, this policy, the funding contract and applicable law. A transfer is not imposed in place of a refund where a refund is required.

Withdrawals, Transfers and Refunds

A student may request a withdrawal, transfer, deferment or refund in writing by submitting the **Client Refund Form** or contacting Student Services for assistance.

Refund requests are considered fairly and individually, based on the course and funding arrangement, the services delivered, fees paid, reason for the request and supporting information. Trainwest may ask for reasonable evidence where relevant.

The following standard outcomes apply to scheduled fee-for-service courses unless a funding contract, course-specific written agreement or applicable law requires a different outcome.

Situation	Standard outcome
Student withdraws at least 5 business days before commencement	100% of prepaid course fees are refunded. No cancellation fee applies.
Student withdraws less than 5 business days before commencement	The standard refund is 100% of prepaid course fees. A $100 cancellation fee may be deducted only where it was disclosed and agreed before enrolment. The net amount payable is confirmed in writing.
Student withdraws on the commencement date	50% of prepaid course fees are refunded. No cancellation fee applies.
Student withdraws after commencement	No automatic refund applies. Trainwest assesses the request individually, including unused prepaid fees, services delivered, applicable consumer rights and funding requirements. Compassionate or compelling circumstances may support a full or partial refund or another suitable arrangement.
Student transfers at least 5 business days before commencement	No cash refund applies under the standard transfer arrangement. No transfer fee applies. Where approved and available, prepaid fees may be credited to the replacement course, and the student remains responsible for any difference in fees.
Student transfers less than 5 business days before commencement or on the commencement date	No cash refund applies under the standard transfer arrangement. A $100 transfer fee applies. Where approved and available, prepaid fees may be credited to the replacement course, and the student remains responsible for any difference in fees.
Student requests a deferment	An initial deferment of up to 3 months is complimentary. Any later extension fee is listed under Fees and Charges and applies only where disclosed and permitted by the relevant funding arrangement.
Trainwest cancels before commencement	100% of prepaid course fees are refunded, unless the student freely accepts a suitable alternative arrangement. No cancellation fee applies.
Trainwest cannot continue after commencement	100% of unused prepaid fees are refunded, subject to prepaid fee protection arrangements, funding requirements and applicable law. Trainwest will also explain any suitable transfer option.

A student's breach of a Trainwest policy or procedure does not automatically remove the student's refund rights. Any effect on fees is assessed against the services provided, the enrolment terms, relevant funding rules and applicable law.

Refund Decisions and Payment

The Student Services Team receives refund requests, checks the enrolment and payment records, obtains any relevant evidence and refers the request to the authorised decision-maker. The Chief Executive Officer or an appropriately delegated Manager approves refund decisions in line with the current delegations.

The student is advised of the decision and its reasons in writing. Approved refunds are returned to the original payer where practicable and recorded in the financial and student management systems.

Where a student disagrees with a refund decision, they may follow the **Complaints and Appeals Policy**. This process does not limit any external rights available to the student.

Quality Management

This policy forms part of our **Quality Management System (QMS)**. It is reviewed annually in accordance with the **Internal Audit Procedure** and is supported by ongoing quality assurance activities. Additional reviews may occur based on risk, feedback, or regulatory change.

Records related to this policy must be maintained as per the **Records Management Policy**. Documents must be version-controlled, stored in approved systems, and retained for audit, compliance, and quality assurance purposes.

Non-compliances, risks, issues and improvements are recorded and addressed in line with the **Continuous Improvement Policy**. Staff are encouraged to submit a **Continuous Improvement (CI) Request** to raise concerns or suggest improvements.

RESPONSIBILITIES

Chief Executive Officer	• Ensure all fees and charges comply with relevant standards, legislation and funding contracts. • Make refund decisions for students based on the rights of students in relation to the requirements of this policy, where applicable.
Managers	• Ensure this policy is communicated and adhered to. • Uphold the rights of students in relation to the requirements of this policy. • Receive and consider student requests for refunds based on information provided in the Client Refund Form. • Liaise with the CEO in communicating cases whereby students may be eligible for a refund as per the conditions of this policy. • Communicate with students regarding outcomes of fee refund decisions.
Student Services and Administration Department	• Ensure all student enrolments have the correct fee structure in place as determined by their course application and related funding arrangements. • Process fees and charges in accordance with this policy, relevant procedures, standards and legislation. • Collect Client Refund Forms and supporting evidence, including fee waivers and concessions, and liaise with Managers for approval. • Process approved student refunds as per the conditions of this policy.

DEFINITIONS

Course	A course of study in which vocational education and training is provided and includes a training package qualification, nationally accredited course, or approved skill set.
Course Fee	The sum of all fees for a course.
Fee	A payment made to Trainwest in exchange for our products or services.
Fee-for-Service	Training or related service that does not receive government funding and the cost is borne by the student or a person or organisation on behalf of the student.
Fee-Free	A program providing a range of skill sets and qualifications that have been determined as a priority and are delivered fee-free for all students under a joint partnership with the Commonwealth Government.
Fee Protection	Where the RTO requires, either directly or through a third party, a prospective or current student to prepay fees in excess of a total of $1,500 (being the threshold prepaid fee amount), the RTO must meet the requirements set out in the Requirements for Fee Protection in Schedule 6.
Nominal Hours	Defined by the Department of Training and Workforce Development (DTWD), it is the anticipated hours of supervised training needed to conduct training and assessment activities associated with a program or subject.
Prepaid Fee	Fees collected before the relevant services have been provided, including payments made before, during or after the student enrols. Sometimes referred to as 'fees collected in advance'.
Refund	A sum of money which is returned to the payee.
Resource Fee	An optional fee is payable for learning resources that enable a student to meet the requirements for each unit of competency, and which are accessible to the student regardless of location or mode of delivery.
Student	Person receiving training and/or assessment services provided by an RTO, or by a third party on their behalf, and includes learners, participants, candidates and trainees.
Tuition Fee	A compulsory fee is payable by a student or employer for courses offered by Trainwest. It does not include other applicable fees or charges.
Unit of Competency	Identifies a discrete workplace requirement and includes the knowledge and skills that underpin competency as well as language, literacy and numeracy and occupational health and safety requirements.

Refer to our **Glossary** for a list of all terms and definitions.

RELATED DOCUMENTS

Internal

Policies	Access, Equity and Inclusion Policy Certificate Issuance Policy Complaints and Appeals Policy Enrolment Policy Financial Management Policy Governance and Leadership Policy Marketing and Advertising Policy Privacy Policy Records Management Policy
Procedures	Certificate Issuance Procedure Complaints Procedure Enrolment Procedure Marketing and Advertising Procedure
Work Instructions	EzyPay Work Instruction
Guides	Trainwest Student Handbook (Website)
Forms and Templates	Client Refund Form Enrolment Form (Funded) Enrolment Form (PowerPro) Enrolment Form (Website) Fee Waiver Application Withdrawal Application
Systems	Bank Guarantee Fee Schedule PowerPro (Student Management System) Trainwest Website

External

Legislation and Regulatory Instruments	National Vocational Education and Training Regulator (Outcome Standards for NVR Registered Training Organisations) Instrument 2025 National Vocational Education and Training Regulator (Compliance Standards for NVR Registered Training Organisations and Fit and Proper Person Requirements) Instrument 2025 National Vocational Education and Training Regulator Act 2011 Competition and Consumer Act 2010
Resources	DTWD VET Fees and Charges Policy Commonwealth Bank Department of Training and Workforce Development (DTWD) EzyPay