

FEES AND REFUNDS

1. PURPOSE

ICG Training and Consultancy Services Pty Ltd (ICG) is committed to providing quality training and assessment services in accordance with the Standards for Registered Training Organisations 2015 which includes a fair and transparent policy and procedure for charging, protecting and refunding course and related fees.

ICG implements financial safeguards for fees, charges and subsidies received from all students and training service clients. ICG ensures that all fees and charges paid are recorded in the appropriate manner to guarantee financial integrity.

2. SCOPE

This policy forms part of ICG’s Quality Management System and applies to all fees, charges, and refunds applicable to the provision of programs and courses offered by ICG and those ICG’s related entities. It applies to students paying full fees, and students entitled to concession fees and exemptions.

3. POLICY STATEMENT

ICG makes every effort to ensure potential clients and students are made aware of the relative fees, charges, available concessions and exemptions and refund arrangements for all programs offered before accepting a student for enrolment.

ICG is committed to ensuring fair and reasonable financial practices. In doing so, we will:

- a) Implement and maintain a process for fair and reasonable refund of fees paid, and
- b) Provide refunds for fees and charges paid by individuals/clients, where training and assessment activities have not been delivered.

4. PROCEDURES

4.1 Notifying Fees and Charges

- a) Students and/or their employers will be advised of any fees, charges, available concessions and exemptions and resource costs relating to their study program prior to, or at the time of, enrolment. Payment arrangements are aligned to courses and may vary depending upon factors such as length of course, student cohort, government contract guidelines, etc.
- b) ICG advises its fees and related costs in course promotional materials including course guides and information packages, on our website, in quotes for industry training, and in pre-course invoices.
- c) Fees and charges are non-transferable to other students or other institutions.

FNM-PP-001 Fees and Refunds POLICY PROCEDURE V2.0-23.docx		Version:	2.0-23
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4.2 Administration and Resource Charges

- a) These may include non-refundable administration fee, enrolment fee, learning resources essential for the course, items which are consumable or transformed by students during the course, textbooks, photocopying, additional copies or re-issue of qualifications and academic transcripts.
- b) Additional charges may also apply, including follow up charges associated with late or non-payment, overdue fees, dishonoured cheque fees.
- c) Any equipment/property either purchased separately by the student or paid for as part of materials fees becomes the property of the student.
- d) ICG will issue receipts for any monies collected for additional charges and retain copies of the receipts issued.

4.3 Payment Arrangements

- a) All enrolment fees, administrative charges or other charges must be paid by the specified due dates.
- b) Payment may be made by EFTPOS, direct bank deposit, or credit card.
- c) Course fees may be paid in instalments according to an agreed payment schedule. ICG will provide information and inform students of these arrangements prior to the student enrolling. Students who enter a payment schedule commit to paying all required course fees, prior to completion of the course.
- d) ICG, will not pay the student fee on behalf of the student unless ICG is also:
 - The employer of the student, or
 - Is a provider of government-funded employment services and the student is a client.

4.4 Non-Payment of Fees

- a) All fees and charges must be paid by the due date. Failure to pay fees and charges may result in any or all of the following, until the full amount is paid:
 - i. Suspension from attending or participating in the course.
 - ii. Exclusion from assessment activities.
 - iii. Withholding of qualification and academic record.
 - iv. Termination of the enrolment.
 - v. Exclusion from any future enrolments at ICG.
- b) Fees and charges that remain unpaid after ninety (90) days from the due date may be referred to a debt collection agency.

2 of 6

<i>FNM-PP-001 Fees and Refunds POLICY PROCEDURE V2.0-23.docx</i>		<i>Version:</i>	2.0-23
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4.5 Fee Assurance

- a) ICG is required to protect fees paid in advance for nationally recognised training, including any subsidised training. To meet this regulation, ICG will not accept payment of **more than \$1,500** from individuals prior to the commencement of their course.
- b) Following course commencement, ICG may require payment of additional fees in advance from the student but only such that at any given time, the total amount required to be paid which is attributable to tuition or other services yet to be delivered to the student does not exceed \$1,500.

4.6 Refunds for Programs

- a) All students at ICG are entitled to a refund of all or part of their course fees if:
 - i. The student has overpaid the course fee.
 - ii. ICG cancels the course for any reason.
 - iii. The student has medical, hardship or another extenuating circumstance which prevents their attendance. The Managing Director will assess applications for these circumstances on a case-by-case basis, or
 - iv. In the opinion of the Managing Director, the course and/or its delivery has not met the reasonable expectations of the students.
- b) Students who enrol in then withdraw from a subsidised qualification but have completed all the requirements for a lower level qualification which attracted a lower student fee that the student has not been required to pay, will not receive a refund.

4.7 Non-Refundable Circumstances

- a) If a student chooses to withdraw from an enrolled program five (5) business days prior to course commencement, a non-refundable administration fee will apply. Students will be informed of the amount in pre-enrolment information.
- b) No refunds of course fees will apply after the course has commenced.
- c) ICG will not refund course fees where the student requests the refund because they:
 - i. Change their mind about attending the course after they have enrolled in the course,
 - ii. Change jobs,
 - iii. Change work hours,
 - iv. Move out of the area, or
 - v. Are made redundant or retrenched.

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4.8 Approving Refunds

- a) All refunds must be approved by the Managing Director. Exemptions to the refund conditions may occur where the student has extenuating circumstances or on compassionate grounds as determined by the Managing Director or their delegate.

4.9 Credits for Course Fees

- a) Students may apply for a credit of course fees, less the applicable non-refundable administration fee if they give five (5) business days' notice of cancelling their enrolment prior to the course commencing.
- b) A student wishing to give less than five (5) business days' notice of cancelling their enrolment may be offered course credit in lieu of a refund. If an opportunity to enrol into an alternative course becomes available, the student may then enrol without further charge.

NOTE: Any credit issued only remains valid for a period of twelve (12) months from the date it is issued. After this period any credits will be forfeited.

4.10 Transfers to Other Courses

- a) Students may apply for a transfer of course fees to another course of their choice, less the applicable non-refundable administration fee if they give five (5) business days' notice of cancelling their enrolment, prior to the course commencing.
- b) The Managing Director will assess any request where the student gives less than five (5) business days' notice.
- c) Only one transfer per an enrolment is permitted unless the transfer relates to a course(s) that ICG cancels for any reason. In this case, the administration fee will not apply.

4.11 Students Rights to Appeal Decisions

- a) If a student is not satisfied with the conditions under which a refund or partial refund is paid or denied, ICG's *Complaints Handling Policy Procedure* can then be applied. This policy, and the availability of complaints processes does not remove the student's right to act under Australia's consumer protection law.

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GUIDE TO FEES AND CHARGES

Circumstance	Policy	Notes
ICG cancels the course prior to course commencement.	A full refund of the student's fees applies.	The refund must be processed within 5 business days.
A student requests a credit or transfer of course fees for a non-refundable circumstance within 4 business days prior to course commencement.	A credit or transfer may be applied, less applicable non-refundable administration fee of 20% of the total course fees.	Provide student with credit or transfer letter. Only one transfer per enrolment is permitted. Any credit issued for a non-refundable circumstance must be used within 12 months or it will be forfeited.
A student requests a refund because, after the course has commenced, they have: <ul style="list-style-type: none"> • Changed their mind about attending the course, • Changed jobs, • Changed work hours, • Moved out of the area, or • Been made redundant or retrenched. 	Refunds will only be permitted in extenuating circumstances of hardship. A non-refundable administration fee of 20% of the total course fees may apply.	Must be approved by the Managing Director.
A student requests a refund of costs for resource and/or materials purchased from ICG and consumed or transformed by students during the course.	Resource/materials fees are outlined prior to enrolment and are only refundable if the student cancels the enrolment prior to commencement of training and where the student has not taken possession of the items.	
ICG refuses to continue the student in the course because of student misbehaving.	No refund applies in this circumstance.	
A student requests a Certificate of Completion for a non-accredited course, where the course does not already include a Certificate in the course fees.	\$80.00 fee applies.	Student must have attended at least 80% of the course to be eligible. Requests must be made within 6 months of course completion.
A student requests a document re-issue where ICG has already provided that document to the student.	\$80.00 fee applies.	Includes: <ul style="list-style-type: none"> • Statement of Attainment. • Certificate, or Academic Transcript.
A student requests credit transfer for a unit of competency issued by another training organisation.	No charge applies.	To be eligible for credit transfer, the unit of competency completed, must have equivalent content and learning outcomes to the unit of competency the credit transfer is being granted for.
RPL (Recognition of Prior Learning) assessment fee.	50% of the current course fee applies.	Please see RPL policy/procedures for further guidance.

5 of 6

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5. VARIATIONS

ICG reserves the right to vary, replace or terminate this policy from time to time.

6. DEFINITIONS

As defined in the Quality Management Strategy.

7. RELATED DOCUMENTS

- Financial Management Policy Procedure.
- Complaints Handling Policy Procedure.
- Enrolments Policy Procedure.

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