

Refund Policy and Procedure

1.0 PURPOSE AND SCOPE

The following policy and procedure outlines the requirements and process for the payment of fees and the management of refunds. This policy and procedure has been designed to ensure that consumer's rights are protected at all times through transparent and robust financial management processes. The Fees and Refund Policy and Procedure applies to all staff, consumers and products listed on Redmako Learning's scope of registration.

Clients are encouraged to contact Redmako Learn Pty Ltd if they have issues or concerns prior to requesting a refund.

Refunds are calculated according to the type of enrolment / invoice which will be one of the following:

1. Short Courses
2. Fee for Service Qualifications
3. Government Funded Qualifications

2.0 ABBREVIATIONS / DEFINITIONS

Accountable Officer	Chief Financial Officer
Consumers	Students, employers, clients who are engaging the services of Redmako Learning to complete a program or qualification.
Commercial courses	Where a student pays a fee determined by the training organisation for a qualification or course.
Government Subsidised Program	A program which is subsidised by the Department of Education and Communities.
Payment Plan	A structured repayment program RTO Registered Training Organisation

3.0 POLICY

3.1 Determination of fees and charges

Redmako Learning charges consumers in accordance with comparable market prices fees for all courses on their scope of registration. Commercial course fees are determined based on the programs 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 Financial Officer is responsible for determining all fees and charges, which are reviewed annually. Course fees are inclusive of tuition, learning resources, administration and enrolment processing fees.

3.2 Marketing and Advertising

Fees are advertised on Redmako Learning's website and are listed in all marketing material. 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. Where additional charges are required these are listed in the student handbook and on the organisations website.

3.3 Payment of fees

Students are provided with detailed fees, 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 Confirmation of Enrolment, Tax Invoice on application / enrolment. Fees can be paid in full prior to the commencement of training where the total amount invoiced to an individual does not exceed \$1,500.00. If the total fees exceed \$1,500.00, the remainder of fees are paid during the course and the student is required to pay the amounts as per their repayment plan.

If student fees are paid by an employer a payment term and plan is negotiated over the duration of the course as outlined in the Training proposal / agreement. The fee amount is paid in accordance with the fee schedule prior to course commencement. Fees paid are documented in the student management system and in the financial accounts where monthly reconciliation occurs. Any type of leave or deferral after the commencement of the course does not affect any tuition fee obligations, including but not limited to the timing and amount of payments in the fee schedule.

3.4 Fee Protection Strategy

Redmako Learning, in accordance with the Standards for Registered Training Organisations 2015 does not accept payment of more than \$1,500.00 from each 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 \$1,500.00. To ensure consumers rights and fees are protected a statistically relevant and random sample size is audited by the Compliance Manager quarterly. Redmako Learning 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.

3.5 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 dates where payments are scheduled. Students are required to pay all fees on tax invoices issued in accordance with their Deferred Payment Plan 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. Redmako Learning uses 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. Redmako Learning retains all evidence of fees collected and all attempts to recover outstanding fees in the students file and in the student management system.

3.6 Refunding of Fees

A full refund will be provided under the following circumstances;

- Where an overpayment of a fee has occurred.
- The course has been postponed or cancelled.

Short Courses

Cancellations are accepted up to 5 working days prior to the course without incurring any fees. If less than 5 days' notice is given, the full fee is payable; however a substitute person may attend. If more than 5 working days' notice is given the client will be given the opportunity to reschedule to a future course.

Fee for Service Qualifications

Students enrolled in Fee for Service qualifications will be invoiced as agreed at time of enrolment. If the student cancels within 30 days of enrolment, all fees will be refunded provided no training has commenced and all materials are returned in 'as new' condition. Material returned in 'used' condition will have replacement costs deducted from the refund amount. If training or assessment has commenced, the balance will be available for refund on a pro-rata basis, calculated from the date that formal notification was received. Refunds will be calculated based upon the units complete and / or commenced. Refund Calculations: Qualification Cost divided by number of units of competency within qualification = X. Number of units of competency which have not been commenced multiplied by X = Y. Number of units of competency which have been commenced, but have not been deemed Competent multiplied by (X divided by 2) = Z. Refund Amount = Y + Z.

Government Funded Qualifications

Contribution Refunds

Redmako Learning provides for refunds to clients for Contributions charged for units of competency that have not been completed at the time of cancellation of enrolment. Redmako Learning provides for:

- 100% refunds to clients for contributions charged for units of competency where training delivery has not commenced at the time of cancellation of enrolment.
- 50% refunds to clients for contributions charged for units of competency where training delivery has commenced at the time of cancellation of enrolment.

Where clients have booked for additional training at Redmako Learning, which is in addition to the students' Training Plan, clients will be invoiced for the additional training for an agreed fee. The above Short Course Refund policy applies for this amount.

Any training courseware provided must be returned in good condition prior to any refund monies being paid. Refer to Methods of Claiming a Refund and the Fees and Charges Policy for further details.

Employer Contribution

Employer Contribution refunds are calculated as per the Fee for Service Qualifications Section.

3.7 Requesting a Refund

Students are asked to complete a Request for Refund form which can be obtained by emailing:
Attention: Compliance Manager
Email: admin@redmako.com.au

Claims for refunds must be made by the payer of the fees in writing and supported with proof of payment. Claimants must specify how they want to receive their refund. Refunds may be taken in the form of a credit note which may be applied to further training, or deposited into a nominated bank account. Students will be notified in writing of the outcome of their application within 14 working days of their application receipt. For those students granted a refund money will be transferred into the nominated bank account within 30 calendar days. Outcomes of refund requests are documented in the student management system and in the relevant accounting database.

3.8 Deferment of Enrolment Start Date

Deferment of enrolment may be granted on the request of the student for a period of 12 months (from the date of deferment). Refunds are not granted unless extenuating circumstances exist. Students can write a letter or email Redmako Learning to request a deferment of their enrolment. Redmako Learning will notify the student in writing of the outcome of their deferment application within 3 days of its initial receipt. All related correspondence will be stored in the organisations student management system.

3.9 Complaints and appeals

Consumers can lodge a complaint by writing an email or a letter outlining the type and the cause of their grievance to;
Attention: Compliance Manager
Email: admin@redmako.com.au
Tel: (07) 3339 1408

Refer to the Complaints Policy and Procedure for more information.

3.10 Monitoring

Financial audits review the refund process ensuring records are transparent and adequately reflect the refunds given

4.0 REFUND PROCEDURE

The following procedure outlines the framework and process of and has been summarised in the following – Refund Procedure Workflow

Refund Procedure Workflow

