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Fees Refund Protection Policy

Policy

The policy applies to fees, charges and refunds applicable to the provision of training including but not limited to:

students undertaking training under Government training contracts, students and clients paying full fees. All students are treated fairly and with integrity when charged fees or applying for refunds.

Purpose

The purpose of this policy and procedure is for Redmako learning to define the fees and refund processes for students in accordance with Standards for RTO's 2015 and meet any additional requirements from government funding agreements.

Responsibility

The Chief Executive Officer or delegate is responsible for this policy/procedure and to ensure that all staff and students are aware of its application and that staff implement its requirements.

1. Notification of Fees and Charges

- 1.1. Fees and charges are available for students, prospective students and general public at all times on the www.redmako.com.au website
- 1.2. Fees and charges are notified to the client/student at time of application acceptance through the appropriate documentation. The information includes :
 - 1.2.1.All fees payable to Redmako Learning, clearly describing all costs involved with the course including any incidental fees
 - 1.2.2. How fees can to be payed
 - 1.2.3. When fees must be paid;
 - 1.2.4. How to request a refund;
- 1.3. Indicative funding provided by State or Commonwealth Government are available for students, prospective students and general public at all times on the www.redmako.com.au website.
- 1.4. Students (and/or their employers) engaged in training which is funded by the State or Commonwealth Government programs, will be made aware at the time of application acceptance of the specific funding that is provided by the Government, as well as any additional fees applicable such as additional tuition fees, enrolment fee and additional administration charges. Administration charges associated with students under a training contract are based on State Government funding and fees guidelines as applicable.
- 1.5. Tuition and enrolment fees are non-transferable to other students or other RTOs.
- 1.6. A tuition fee payment plan may be granted to eligible students. Students who meet eligibility for fee exemption/concession will be invoiced accordingly.

2. Fees and Charges

2.1 Cancellation fees (Early Withdrawal administration fees) \$250.00 (Only applies if a student withdraws from a course, prior to course commencement)

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- 2.2 Tuition Fees (See indicative tuition fees published on the website for up to date fees: www.redmako.com.au)
- 2.3 RPL Fees (See indicative RPL fees published on the website for up to date fees: www.redmako.com.au)
- 2.4 Re-Printing of Certificates/Statements of Attainment \$50.00
- 2.5 If the course requires the purchase of virtual reality (VR) equipment including headset and software this is considered purchasing materials required for the course. The VR equipment cost is \$450

3. Refunds

- 3.1 If a student withdraws from a course, at any time prior to courses commencement, a full refund of paid tuition fees is applicable, minus a \$250.00 non-refundable cancellation fee (Early Withdrawal Administration Fee) If the course requires the purchase of virtual reality (VR) equipment including headset and software this is considered purchasing materials required for the course and once purchased is non-refundable. The VR equipment cost is \$450
- 3.2 If a student withdraws from a course at any time after commencement of the course, all tuition fees are non-refundable and non-transferable unless:
- 3.2.1 The refund is offered by Redmako learning as remedy for a complaint raised by the student
- 3.2.2 The refund aims to reconcile fees that have been overpaid by the student
- 3.2.3 Refund is approved by Redmako Learning under Special consideration as per specified in clause 4 Fees, Refund and Fee protection and Student Withdrawal, Refund form.
- 3.3 If a course is cancelled by Redmako Learning at any time prior to course commencement, Redmako Learning will refund all fees and charges.
- 3.4 If a course is cancelled by Redmako Learning at any time during the period of a person's enrolment, Redmako Learning will refund the remaining tuition fees that have not already been used for the delivery of training and assessment services.

4. Refunds under special consideration arrangements

- 4.1 Students withdrawing from a course at any time after commencement of the course can apply for refund of their payed tuition under special consideration arrangement (via Student Withdrawal Refund form
- 4.2 Special consideration can be requested if one of the following event applies:
- 4.2.1 Medical condition preventing the students from continuing the qualification
- 4.2.2 Personal circumstances preventing the students from continuing the qualification
- 4.2.3 Natural disasters preventing the students from continuing the qualification
- 4.3 If a student decides to apply for Refund under special consideration arrangement, the event specified in clause 4.2 must be supported by evidences such as:
- 4.3.1 Medical certificate
- 4.3.2 Insurance certificate

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4.3.3 Certified Statutory declaration

- 4.4 Application for Refund under Special Consideration Arrangements will be reviewed by the CEO of Redmako Learning or by a delegated officer
- 4.5 If Refund under Special Consideration is granted, the Refund will be processed in line with clause 3.1

5. 4. Payment arrangements

5.1. Irrespective of the availability and receipt of government subsidies by an employer, school, or student, it is a requirement of Redmako Learning that where tuition fees, administrative charges or other charges are applicable, these must be paid by the specified due dates on the tax invoice and paid in Australian dollars.

6. Debt recovery

6.1. Fair and adequate recovery procedures are in place to manage the collection and recovery of monies.

7. Requests for refund of fees

- 7.1. Application for a refund of tuition fees in accordance with this Policy must be made in writing on the 'Student Withdrawal Refund Form' form available from Redmako Learning Website.
- 7.2. You are invited to state reasons for refund.
- 7.3. Redmako learning will pay the approved refund amount within 4 weeks of receiving the written request.
- 7.4. Payments of any outstanding debts to Redmako Learning must be made before a refund will be processed.
- 7.5. Refund applications will not be processed where the signature on the Application for Refund does not match the Student's signature or signature of the original payee or their authorised representative.
- 7.6. All refunds will be recorded on the Refund Log and Application for Refund Forms will be retained on student files.

8. Requests for refund of fees under Special Consideration

- 8.1. Application for a refund of tuition fees under special circumstances in accordance with this Policy must be made in writing on the 'Application for Refund' form available from Redmako Learning Website.
- 8.2. You must state reasons for refund, relevant details are to be supported by relevant documentation where appropriate in line with clause 4.2.
- 8.3. Redmako Learning will review your application within 5 business days from the date in which the refund form is received by Redmako Learning.

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- 8.4. Redmako Learning will communicate its final decision to you within 10 business days from the date in which the refund form is received by Redmako Learning.
- 8.5. If the Refund is approved, Redmako Learning will pay the approved refund amount within 4 weeks of receiving the written request.
- 8.6. Payments of any outstanding debts to Redmako Learning must be made before a refund will be processed.
- 8.7. Application for refunds under special consideration will not be processed where the application is not made using the appropriate form
- 8.8. Application for refunds under special consideration will not be processed where the application is not accompanied by its relevant supporting documentation.
- 8.9. Refund applications will not be processed where the signature on the Application for Refund does not match the Student's signature or signature of the original payee or their authorised representative.
- 8.10. All refunds will be recorded on the Refund Log and Application for Refund Forms will be retained on student files.

9. Appealing refund decisions

- 9.1. Students are referred to the Complaints and Appeals Policy and Procedure available from our website if they wish to appeal the decision about Refund.
- 9.2. This policy, and the availability of complaints and appeals processes, does not remove the right of the student to take action under Australia's consumer protection law.

10. Fee Protection

- 10.1. Redmako Learning does not collect more than \$1,500 in prepaid fees (fees in advance) from participants. The requirements that apply to prepaid fees include all fees that a Student is required to pay, including enrolment fees, tuition fees, materials fees and any other fee component that is a mandatory payment for the course.
- 10.2. Redmako Learning is only required to protect prepaid fees from individual participants and prospective participants. These requirements do not apply for other clients for example, where an employer engages Redmako Learning to provide training and/or assessment to its personnel.

11. Supporting Documents

- 11.1. Redmako Learning documentation which supports the implementation of this policy & procedure includes:
- 11.1.1. Refund Register
- 11.1.2. Student Withdrawal Refund Form