

# COURSE FEES, ANCILLARY CHARGES & REFUND POLICY

## PURPOSE

This policy has been developed to ensure consistent application in relation to course fees, ancillary charges and refunds by Staff at Integrity Education. This policy applies to all students, namely Full (Standard) Fee Student and Eligible Individuals under the Skills First Program. For the purpose of this policy, the terms 'course fee' and 'tuition fee' have the same meaning.

### 1. Pre-enrolment

- Prospective learners seeking to enrol in a course with Integrity Education are advised of all fees and ancillary charges associated with a course, including course/tuition fees, administration fees, materials fees and any other charges via the Student Handbook and relevant pages on the website ([www.integrity.edu.au](http://www.integrity.edu.au)).
- The information provided to each Prospective Learner will include:
  - The total amount of all fees including course/tuition fees, administration fees, materials fees and any other ancillary charges.
  - Payment terms, including the timing and fee amount(s) to be paid under a payment plans.
  - Any fees and charges for additional (optional) services.
  - Access to this Fees, Ancillary Charges and Refund Policy (as part of the Student Information Guide and as on the website [www.integrity.edu.au](http://www.integrity.edu.au)).
- Prospective Learners seeking to enrol with Integrity Education must read and acknowledge they understand the Course Fees, Ancillary Charges and Refund terms before an application for enrolment can be completed, and enrolment confirmed.

### 2. Course Fees (Accredited)

- Course (Tuition) fees do not include GST, as education is an exempt service under the GST legislation.
- Unless otherwise specified, course fees include the cost of all compulsory training and assessment materials.
- Any optional textbooks, materials, software or access to platforms that may be recommended (as determined on a course basis) but not required for completion of the course, are not included in course fees and will be an additional cost should the student wish to purchase such materials.
- The student application form (online or paper based) is seen as acceptance of all fees and charges associated with the student's enrolment.

### 3. Pre-paid (in advance) Course Fees

#### ACPET Australian Student Tuition Assurance Scheme (ASTAS)

Integrity Education has full membership, in the State of Victoria, to ACPET's Australian Student Tuition Assurance Scheme (ASTAS) which protects students undertaking accredited training with Integrity. In the unlikely event that Integrity Education cannot deliver the course to completion, the approved ASTAS arrangement provides means where the student may receive a refund of the unused course fees.

#### Face-to-Face/Workshop Students – Non Victorian based Workshops

To ensure the protection of fees paid in advance, Integrity Education will not accept payment of more than \$1,500 from non-Victorian based individual students if (workshop) education services are yet to be provided. An example is a forthcoming workshop where workshop training services are yet to be provided by Integrity Education.

Course fees may be collected in full (above the \$1,500 threshold) for individual Students who attend workshops in Victoria, as Integrity Education is a member of ACPET and has ASTAS membership for Victoria.

#### Online/Self-Paced Students

Online students are required to complete full payment of fees upon course application (unless a payment plan has been agreed). All online students fees are protected under the Australian Student Tuition Assurance Scheme (ASTAS).

## 4. Terms of Payment

- Integrity Education accepts the following methods of payment – cheque, debit/credit card, and direct bank transfer.
- Students are provided with a Tax Receipt for their course fees and any additional charges they incur.
- Debit / Credit card payments can be made in several ways:
- The student can complete the relevant details in the application form, ensuring it is (electronically) signed and dated.
- The student can contact the office directly by phone on 1300 400 346 and instruct an Integrity Education authorised Course Consultant to take payment.

#### Late Payment

- Where a student is more than fourteen (14) days overdue with payments, Integrity Education reserves the right to suspend training services until payment is made to bring fees up to date.
- Students who are experiencing difficulty in paying their fees are invited to call our office on 1300 400 346 to make alternative arrangements for payment during their period of difficulty.
- For long-term outstanding amounts, Integrity Education reserves the right to utilise the services of a debt recovery agency to ensure the collection of all fees. Access to studies may be suspended until outstanding payments are resolved.
- In cases where outstanding payments cannot be resolved, and a period of at least 60 calendar days has passed since the payment due date, Integrity Education reserves the right to cancel (terminate) the enrolment with immediate effect, and all access to the Learning Management System will be terminated.

## 5. Ancillary Charges

Charges that are ancillary to education (course materials, extension fees, etc) include GST as they are not exemption goods and services. Please see the table below which outlines all charges which may apply.

Administration Fees	Fee (incl GST)
Defer / Reschedule a workshop class / Program	\$100
Extension / suspension of Enrolment (4 weeks)	\$100
Extension / suspension of Enrolment (8 weeks)	\$200
Re-issue of qualifications or Statement of Attainment	\$50
Out of course Statement of Attainment	\$50
Certificate Priority Service fee (\$50 within 48 hours or \$100 within 24 hours)	\$50 / \$100
Assessment Marking Priority Service fee (All assessments submitted marked within 48 hours)	\$99
Copies of paper assessments previously submitted, per subject, or part thereof	\$50
Transfer of Enrolment (name change prior to commencement)	\$50
<u>Course Manual (per manual)</u> Purchase of x4 manuals - the price is \$150 Purchase of x6 manuals - the price is \$200	Individual manuals \$50 per manual
Change of Mode of Delivery Fees	
Fee for Service Students	
Mode of Delivery Change -> Online to Workshop This will be the difference between the price paid for online learning and the prevailing price for the workshop program you wish to join	Ring Office as fee will vary per course/student.
Mode of Delivery Change -> Workshop to Online	\$150
Skills First Students	
Online to Workshop	\$150
Workshop to Online	\$150
Refunds Fees (as per Refund Policy)	
Administration Fee for Workshop (see Part 6 – Course Refunds)	\$250 / \$500
Administration Fee for Online Refund (see Part 6 – Course Refunds)	\$250
Assessment (Resubmission) Fees	
For written assessments in any course, the course fee includes 3 attempts (including the initial submission). Where an additional assessment is required in order to achieve competency, Integrity Education reserves the right to charge a student an additional reassessment fee.	\$50 per resubmission marking
<b>FNS60415 Advanced Diploma of Financial Planning</b> The initial assessment of the PSOA assignment and TWO re-submissions are provided free of charge. In situations where a 4th submission is required an additional fee of \$150 per submission is applicable.	\$150 per resubmission marking

## 6. Course Refunds

### Face-to-face/Workshop (Fee for Service Students)

Integrity Education reserves the right to cancel workshop programs. If Students have enrolled in a program that has been cancelled, Integrity Education will provide a full refund of the fees paid by the Student.

Students will also be offered the chance to complete their studies by the Distance Education – either through correspondence or online delivery. If they choose this option, a refund amount equal to the difference between the amount paid by the Student and the public course offer fee will be paid to the Student. If the Student is on a payment plan and the amount paid by the Student is less than the online course fee, the Student will be required to pay the difference to complete their studies online.

Where a Student submits a request for a refund in writing more than 7 calendar days prior to the commencement of a workshop program and no course materials have been issued, Integrity Education will charge a \$250 administration fee from the enrolment fee. This will be withheld from any refund amount.

Where a Student submits a request for a refund less than 7 calendar days prior to the commencement of a workshop program and 'no course materials have been issued', Integrity Education will charge a \$500 administration fee from the enrolment fee.

Where a Student submits a request for a refund after the commencement of a workshop program then no refund will be given to the Student. This is irrespective as to whether the Student does not show up for his/her scheduled classes.

### Online/Self-paced Students (Fee for Service Students)

Where a Student is enrolled as a correspondence/self-paced Student and submits a request for a refund within 7 calendar days of the application being approved and the enrolment confirmed (enrolment is confirmed on the date the 'Confirmation of Enrolment' email is sent to the Student's nominated email address), Integrity Education will charge a \$250 administration fee from the total fees paid by the Student.

Where a Student is enrolled as a correspondence /self-paced Student and submits a request for a refund 7 calendar days after the date of the application being approved and the enrolment confirmed, Integrity Education will retain 100% of the fees paid by the Student.

In any case, if a Student accesses learning materials, resources, or attempts (but does not submit) or submits any one or more assessments, no refund will be given to the Student.

### Students with Subsidised Training Places under the Skills First Program

Where a Student is enrolled as a Skills First Funded Student and submits a request for a refund within 7 calendar days of the application being approved and the enrolment confirmed (enrolment is confirmed on the date the 'Confirmation of Enrolment' email is sent to the Student's nominated email address) Integrity Education will charge a \$250 administration fee from the total fees paid by the Student.

Where a Student is enrolled as a Skills First Funded Student and submits a request for a refund 7 calendar days after the date of the application being approved and the enrolment confirmed, Integrity Education will retain 100% of the fees paid by the Student (that is, no refund is applicable).

### Important Notes:

- Requests for a refund based on extenuating or compassionate circumstances will be considered on a case-by-case basis.
- If a refund is granted, payment will be made by electronic transfer into the applicant's nominated bank account.
- All requests for refunds will be assessed by the Operations Manager of Integrity Education Group. Refunds will be processed and paid within 15 business days if the request is granted. Students will be advised about outcomes in writing.

### Examples of Refund Scenarios

Student withdraws from the course after Course Materials have been issued / accessed through Learning Management System	No refund
Student withdraws from the course after workshop or course has commenced	No refund
Integrity Education is unable to provide the course after course start date (for which the original offer was made)	Full refund
Student submits request for refund <u>more than 7 calendar days</u> prior to the commencement of a workshop program and <b>no course materials have been issued / accessed through Learning Management System</b>	Integrity will charge a \$250 administration fee, and refund any amount already paid above this.  If course materials have been issued / accessed through Learning Management System, no refund is applicable.
Student submits request for refund <u>less than 7 calendar days</u> prior to the commencement of a workshop program and <b>no course materials have been issued / accessed through Learning Management System</b>	Integrity will charge a \$500 administration fee, and refund any amount already paid above this.  If course materials have been issued / accessed through Learning Management System, no refund is applicable.
Student abandons the course without notice	No refund and the balance of all outstanding fees for the course to be invoiced to the student.
The course is not provided fully to the student because Integrity Education has a sanction imposed by a government regulator.	Return of unused course fees
Recognition of Prior Learning (RPL) fees	No refund once the RPL application has been received, confirmed and payment taken.

### All requests for refunds should be made in writing and addressed to:

Operation Manager, Integrity Education Group  
Level 4, 84 William Street, Melbourne, VIC, 3000  
or via Email: [education@integrity.edu.au](mailto:education@integrity.edu.au)