

1. Purpose

- 1.1. This policy has been developed to ensure the consistent application of course fees, ancillary charges and refunds by staff at Integrity Education Group. This policy applies to all students, namely Full (Standard) Fee Students and Eligible Individuals under the Skills First Program.
- 1.2. It outlines the approach of Integrity Education Group in managing fees and refunds as well as the way advanced payments are protected by Integrity Education Group.

2. Scope

- 2.1. This procedure applies to all prospective and enrolled students at Integrity Education Group Pty Ltd.
- 2.2. All staff of Integrity Education Group may be affected by this procedure.

3. Authority

- 3.1. The RTO Manager is responsible for the effective implementation and management of this policy as well as provision of information on ways to resolve complaints of breaches of this policy and procedure. The RTO Manager is also responsible for publishing the most current information on tuition and all other fees applicable to Skills First subsidised training on Integrity Education Group's website with easy access.
- 3.2. The Operations Manager is responsible for assessing all requests for refunds.
- 3.3. The Administration Officer is responsible for collecting, verifying, and filing evidence.
- 3.4. This Policy and Procedure is issued on the authority of the CEO. The CEO retains overall responsibility for the effective implementation of this policy and procedure.
- 3.5. Any complaints or breaches in relation to this policy should be reported to the CEO in person or by email to: info@integrity.edu.au.

4. Definitions

- **ASQA** means Australian Skills Quality Authority, the national VET regulator and the RTO's registering body.
- **Contract** means the VET Funding Contract for the Skills First Program issued by the Department.
- **Course fee** means the amount that Integrity Education Group charges for government funded students under the Skills First program for a course based on the rules issued by the Department.
- **Department** means the Victorian Department of Education and Training.
- **Eligible Individual** means an individual who is eligible for government subsidised training in accordance with the eligibility requirements and related guidelines set out in the VET Funding Contract.
- **Fee Payer** means the nominated payer of a student's course fees, usually either the student or the employer paying on behalf of the student.

- **Materials Fee** means an amount that either fully or partly covers the cost of materials for the course.
- **Skills First** means the Skills First Program funded by the Department.
- **Skills First Student** has the same meaning as Eligible Individual.
- **SRTOs** means the Standards for Registered Training Organisations (RTOs) 2015.
- **Tuition Fee** means the amount that Integrity Education Group charges for government funded students under the Skills First program for a course based on the rules issued by the Department.

5. Policy Statement

- 5.1. Integrity Education Group will act in accordance with Clauses 5.3, 7.3 and Schedule 6 of the Standards for Registered Training Organisations 2015 and the 2022 Guidelines about Fees.
- 5.2. Integrity Education Group will implement an effective Fees, Charges and Refunds Procedure that applies to prospective students and students currently enrolled by Integrity Education Group.

6. Requirements, Process & Procedure

6.1. Pre-enrolment

- Prospective students seeking to enrol in a course with Integrity Education Group are advised of all fees and ancillary charges associated with a course, and are provided with a Statement of Fees that includes:
 - course/tuition fees,
 - administration fees,
 - materials fees and any other charges via a Statement of Fees; this information is also available on the relevant pages of the website (www.integrity.edu.au).
- The information pack provided to each prospective student 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 plan.
 - Any fees and charges for additional (optional) services.
 - How to access this Fees, Charges and Refund Policy.
- Prospective students seeking to enrol with Integrity Education must read and acknowledge that they understand the Course Fees, Ancillary Charges and Refund terms before an application for enrolment can be completed and enrolment is confirmed.
- Where an employer is paying for a student's course, an Employer Agreement will be provided at the time of enrolment outlining the total fees, payment terms and schedule of payments applicable.
- Students have the right to a 'cooling off period' if they signed up to a course through tele-marketing or door-to-door sales. The cooling off period is 7 days from the date they signed their Agreement. To exercise this right, the student must notify our office in writing within 7 days of enrolment.
- Fee information relevant to a course is outlined in detail on the Statement of Fees as well as the RTO's website. In compliance with Clause 5.3 of the Standards, detailed fee information is provided prior to enrolment or commencement of training, whichever occurs first. The information pack includes all costs for a course, any materials fees or levies and payment terms.

6.2. Fees in advance

- Integrity Education Group protects the fees that are paid in advance by students.
- Integrity Education Group does not require a student to ever pay more than \$1500 in advance for services not yet provided, either prior to course commencement or at any stage during their course. Fees will be paid off during the course in instalments according to a set payment plan.

6.3. Course Fees (Accredited)

- Course (Tuition) Fees do not include GST, as education is an exempt service under the GST Legislation.
- Fees are only accepted by direct bank deposit and are not collected in cash by any staff.
- 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 Enrolment Form is seen as acceptance of all fees and charges associated with the student's enrolment.
- Tuition fees will not be charged for any units that have a Credit applied.
- The published Tuition Fees for Skills First Students are subject to change given the individual's circumstances at enrolment.
- Tuition fees for Skills First Government-Funded Students are set in accordance with the Guidelines about Fees issued by the Department each year. Tuition fees will be based on a set rate per nominal hour in the student's course. Tuition fees may or may not be applicable to a course.

6.4. Concession

- Concession fees apply to Skills First Students who enrol in a course at Certificate IV level or lower and can provide evidence of entitlement to a concession.
- A student is eligible for the concession tuition fee rate if, prior to the commencement of their training, they are the holder of a valid dated concession card or, are the dependent spouse or child of a card holder and their name appears on that concession card. Integrity Education Group will sight and retain copies of all documentation demonstrating eligibility for the concession tuition fee rate to be applied and the student must supply evidence of their concession card by the date of the Pre-Training Review or within 2 weeks of signing the Enrolment Form as detailed on the individual's Statement of Fees. Applicable concession cards are listed below.
 - Health Care Card issued by the Commonwealth; or
 - Pensioner Concession Card; or
 - Veterans' Gold Card; or
 - Is a dependant spouse or a dependant child of a card holder, or
 - an alternative card or concession eligibility criterion approved by the Minister for the purpose of these Guidelines.

- The concession information provided by the student during their online application, will be verified by an Integrity Education Group Authorised Delegate and this information will be retained.
- Concession fees will be no more than 20% of the normal tuition fee.
- Concession rates are only applied to tuition fees and do not apply to other fees such as materials fees.
- Integrity Education Group is a business user of the Document Verification Service. The Document Verification Service is the Commonwealth Government's online system that allows Integrity Education Group to compare a student's identifying information with a government record. Integrity Education Group has engaged PharmacyID as their Gateway Service Provider to conduct the document verification service check for concession eligibility. PharmacyID is authorised by the Commonwealth Government to match information requests to and from the Document Verification Service for Centrelink Concession Cards.
- PharmacyID has given Integrity Education Group an administrative platform to manage the process of connecting Integrity Education Groups authorised delegates to the Document Verification Service. Every time a verification check occurs, the Integrity Education Group Authorised Delegate will be sighting and retaining a copy of a Document Verification Service verification report containing information extracted by the Document Verification Service and signed by the Gateway Service Provider. This report will display the following information:
 - Date of the Verification Request
 - Report Status
 - Document Verified
 - Authorised Delegate who requested the Verification
 - Eligible Student's Full Name as printed on the verified Identification Document.
 - Student's Date of Birth.
- When not utilising the Document Verification Service, Integrity Education Group will sight original documents and retain copies of all documentation demonstrating a student's eligibility for a concession. When sighting a hard copy original, Integrity Education Group will retain a scanned copy of the original hard copy, clearly indicating the date upon which the original was sighted. When sighting the concession card displayed on a Digital Wallet through a Centrelink Express Plus mobile application on the cardholder's mobile device, the Integrity Education authorised representative will complete the Evidence of Digital Concession Declaration form and attach it to the student's file.
- Under the Indigenous Completions Initiative, for enrolments in a course at any level, Integrity Education Group will charge the concession fee to students who self-identify on our enrolment form as being of Aboriginal or Torres Strait Islander descent. Integrity Education Group will retain a copy of the Enrolment Form on which the individual self-identified as Aboriginal or Torres Strait Islander Peoples.
- Under the VET Asylum Seeker Program, for enrolments in courses at the Certificate IV level and below, Integrity Education Group will charge the concession fee to an asylum seeker or trafficked person. The evidence of eligibility for concession that Integrity Education will sight and retain is a validly endorsed Referral Form – Referral to Government Subsidised Training – Asylum Seekers from the Asylum Seeker Resource Centre or from the Australian Red Cross Victims of Human Trafficking Program.
- Integrity Education Group will apply the concession fee to students who are eligible to enrol under the Job Trainer Initiative. The evidence that will be sighted and retained for a Job Trainer concession is one of the items of evidence that the student is eligible to participate in

Job Trainer, as specified in the Guidelines About Determining Student Eligibility and Supporting Evidence.

- Each eligible student will be provided with a Statement of Fees that aligns with their eligibility status and personal circumstances as determined above. The Statement of Fees details the tuition fee (considering any entitlement to a concession rate), and non-tuition fees (e.g. amenities, material etc.) applicable to the course. During the Pre-Training Review, an Integrity Education Group Authorised Delegate will discuss and explain to the student all fees associated with the course that they are applying for.

6.5. Fee Waiver

- In accordance with the 2022 Guidelines about Fees Clause 2.3 Tuition Fee Waivers will be granted to the following individuals, meaning that no Tuition Fees need to be paid for these students:
- A student who is required to undertake the course pursuant to a community-based order made under the Children, Youth and Families Act 2005.
- Tuition fee Waivers as outlined above will only be granted where Integrity Education Group is provided with the appropriate evidence as required by the Department.

6.6. Statement of Fees

- All students will receive a Statement of Fees prior to enrolment which is an individualised quote for the course they are enrolling in. This will include
 - the code, title, and currency of the training product in which the student is to be enrolled
 - the hourly tuition fees relevant to the individual enrolment taking account of any applicable concessions or waiver/exemptions
 - the approximate value of the government contribution expressed in dollars, and
 - any other applicable fees, such as student services, amenities, goods, or materials

6.7. Reporting and Allocation of Fees

- The Administration Officer is responsible for ensuring that the correct tuition and non-tuition fees and funding received are reported in AVETMISS files against the student's enrolment, with the inclusion of ensuring that concession fees or waivers have been reported where applicable.
- Integrity Education Group will keep accounts and records in a way that clearly distinguishes income or fee-for-service training from government subsidised training.
- Integrity Education Group will establish and maintain a separate general ledger account to record receipt of income from tuition fees and the payment of refunds of tuition fees.

6.8. Terms of Payment

- Integrity Education Group only accepts the following method of payment – direct bank transfer.
- Students are provided with a Tax Receipt for their course fees and any additional charges that incur.

6.9. Late Payment

- Where a student is more than fourteen (14) days overdue with payments, Integrity Education Group reserves the right to suspend training services until payment is made to bring fees up to date.
- Students who are having trouble 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 Group reserves the right to cancel (terminate) the enrolment with immediate effect, and all access to the Learning Management System will be terminated.

6.10. Ancillary Charges

- There are some charges that are ancillary to course fees. Please see the table below which outlines all charges which may apply.

Administration Fees	Fee (incl GST)
Re-issue of qualifications or Statement of Attainment	\$50
Extension of Enrolment (4 weeks)	\$100
Extension of Enrolment (8 weeks)	\$200
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 Group reserves the right to charge a student an additional reassessment fee.	\$50 per resubmission marking

6.11. Course Refunds

- Integrity Education Group reserves the right to cancel workshop programs. If students have enrolled in a program that has been cancelled, Integrity Education Group will provide a full refund of the fees paid by the student.
- 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 Group 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 Group 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 unless extenuating circumstances occur. This is irrespective as to whether the student does not show up for his/her scheduled classes, face to face or online, or accesses any learning material. Integrity Education Group will assess each application on a case-by-case basis.

6.12. Important Notes:

PP008 Fees, Charges and Refund Policy and Procedure

- 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 student'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. The Operations Manager will advise students about the outcome in writing.

Examples of Refund Scenarios	Refund
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
Administration Fees	No refund
Integrity Education Group is unable to provide the course after course start date (for which the original offer was made)	Full refund
Student submits a request for a refund more than 7 calendar days prior to the commencement of a workshop program and no course materials have been issued / accessed through Learning Management System	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 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 / accessed through Learning Management System	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.	Refund of unused course fees
Recognition of Prior Learning (RPL) fees	No refund once the RPL application has been received, confirmed and payment taken.
A government funded student is withdrawn from the course due to lack of participation in their studies for a period of 60 days +	No Refund
Closure of RTO	Full refund of all unused fees.

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

- The Operations Manager
 Integrity Education Group
 6/11 David Street, Dandenong
- or via email: info@integrity.edu.au

7. Related Documents

2022 Guidelines about Fees

8. Review Date

12 months from the date of this version, or as required.

9. Version History

Version	Date	Reason for change	Prepared by	Approved by
V1.0	2021	Update	RTO Manager	CEO
V1.1	April 2022	Review and update with Skills First Changes	Marie Vassallo Consulting Australia	CEO
V1.2	December 2022	Review and update 6.3 and 6.6	Compliance Manager	RTO Manager