

## POLICY

<b>Fees and payments</b>			
Standard 5 and 7	STD 5 and 7 Clause 5.1 – 5.3 and 7.3	<b>Policy No.</b>	<b>RTO.S5-POL-001</b>
		<b>Related Procedure No.</b>	<b>RTO.S5-PRO-001</b>
<b>Policy Owner</b>	Ferne Robinson, Compliance Manager		
<b>Scope</b>	This policy applies to clients, participants and employees of Risk Management Training Solutions and its associated entities.		
<b>Date of approval</b>	01.10.19	<b>Review Date</b>	30.09.21
<b>Change Control</b>	Reviewed as continuous improvement		
<b>Version No.</b>	1.2		
<b>Related Policies</b>	Marketing and Advertising Policy Refund Policy Complaints and Appeals Policy Participant handbook		

### 1. Overview

The purpose of this policy is to ensure all fees and charges are applied consistently across the organisation and accurately reflect the requirements of Standard 5 and 7 of the Standards for Registered Training Organisations (RTOs) 2015.

### 2. Policy

- 2.1 RMTS delivers high quality training programs to its clients and has a client basis with varying needs. RMTS client cohort includes fee-for-service participants, industry clients and corporate entities.
- 2.2 RMTS adjusts its fees and charges based on the specific needs and requirements for the successful delivery of the program and those of its participants. Factors that may influence fees and charges may include, but are not limited to:



- Location
  - Travel and accommodation requirements
  - Venue hire
  - Number of participants
  - AQF level and of complexity of the program
- 2.3 All course fees are determined by RMTS and reviewed annually. All fees and charges are stated in and to be paid in Australian (AUD) dollars.
- 2.4 All financial information and records will be kept private, protected and secure. Electronic records will be routinely backed up onsite by RMTS.
- 2.5 In compliance with Standard 5 Clause 5.3 of the Standards for Registered Training Organisations (RTOs) 2015, participants will be fully informed of all fees and charges prior to enrolment including, but not limited to:
- Tuition/course fees and non-tuition fees (if any) clearly outlined
  - Deposit and refund information
  - Payment terms

### **Deposits, fees and administration fees**

- 2.6 A non-refundable administrative handling fee of \$75.00 is payable on all courses delivered by RMTS over the amount of \$750.00.
- 2.7 For courses less than \$1,500.00, the full course fee will be charged and payable prior to commencement of the course.
- For courses exceeding the amount of \$1,500.00, a maximum deposit of \$500.00 will be payable prior to commencement of the course and progress payments must be made as per the terms and conditions stated on the invoice. Progress payments will not individually exceed the amount of \$1,500.00.
- 2.8 Short course fees must be paid in full on or before the commencement of the course.
- 2.9 All client or corporate invoices must be paid within the terms and conditions noted on the invoice unless otherwise negotiated.
- 2.10 Methods of payment can include but are not limited to electronic funds transfer, EFTPOS, credit card or cash. A receipt will be issued for any amount paid by the participant or by a third party on behalf of a participant enrolled in an RMTS course.
- 2.11 Where an employer is paying for a participant's course, a quote will be provided outlining the total fees, payment terms and schedule of payments applicable (if any). Upon acceptance of the quote the participant will be enrolled into the course.
- 2.12 For corporate clients, RMTS will negotiate milestone payments for a course including any initial payments prior to commencement of the course. All payments will be documented in a Client Contract/Agreement.
- 2.13 RMTS understand flexible payment arrangements may be required to accommodate the diverse financial situations of participants, employers and clients. RMTS may be able to provide the following options:



- Private fee-for-service participants may be offered a payment plan to assist with the affordability of courses.
- The payment plan will be negotiated between RMTS and the participant.
- Scheduled payments will be invoiced at the agreed milestones.
- RMTS will not hold any more than \$1,500.00 in advance payments for each participant.

## Course fees inclusions

### 2.14 Course fees include:

- All of the training and assessment required for participants to achieve the qualification or course in which they are enrolling within the attempts allowed. However, in the case of re-assessment, where a participant fails to achieve a satisfactory outcome after three (3) attempts at an assessment task, an additional fee of \$150.00 may apply for additional training and re-assessment.
- Training and assessment resources required for course completion.
- Issuance of one set of certification documents including the Testamur (certificate) and record of results and/or Statement of Attainment. Re-issuance or additional copies of these documents will attract a fee:
  - o Hardcopy Certification document including record of results: \$45.00
  - o Electronic copy of Certification document (emailed to participant): \$25.00

### 2.15 Course fees do not include:

- Any optional textbooks and materials that may be recommended but not required for a course.
- Replacement textbooks if original copies are lost or misplaced.
- Stationery such as paper and pens.
- Re-assessment if required, as outlined above.
- Re-issuance of AQF certification documents as outlined above
- Direct debit setup, transaction and dishonor fees (where applicable).
- Credit card payment surcharges.

## Withdrawal of enrolment fees

- 2.16 Participants who wish to discontinue their enrolment in a course must complete the Course Cancellation/Withdrawal Form.
- 2.17 All study materials must be returned to RMTS at the time of request for the withdrawal before a refund is considered and/or granted.
- 2.18 Should a participant wish to resume their studies after withdrawing he/she must reapply for admission to the course and pay all enrolment and course fees.

## Re-enrolment fees



- 2.19 An application fee of \$75.00 for re-enrolment is applicable and must be paid at the time of submitting the application form and supporting evidence (if applicable).
- 2.20 Additional fees for study not previously completed will be incurred by the participant.
- 2.21 Fees will be calculated and payable prior to re-enrolment.

#### **Credit transfer fees**

- 2.22 'Credit transfer' is the process of national recognition by which RMTS recognises qualifications and Statements of Attainment issued by other Registered Training Organisations towards an accredited course offered by RMTS (refer to Credit Transfer Policy and Procedure).
- 2.23 Applicants are required to submit copies of their award or certificate with the completed Credit Transfer Application Form.
- 2.24 There are no costs/fees associated with the credit transfer process / national recognition of qualifications and Statements of Attainment.

#### **RPL (Recognition of Prior Learning) fees**

- 2.25 RPL recognises the skills, knowledge and experience a person has acquired through previous training, work or life experience towards an accredited RMTS course (refer to Recognition of Prior Learning Policy and Procedure).
- 2.26 RPL Assessment is charged at the same cost as full course registration / enrolment.
- 2.27 Where RPL is not granted for specific units of competency / topics, it is expected that the student will enrol in those units / topics to achieve the qualification.

#### **Late or Non-payment of fees**

- 2.28 RMTS reserves the right to suspend all services until payment is made to bring fees up-to-date.
- 2.29 Where a participant or client has been invoiced and there is an outstanding debt, a final notice or email will issue within one (1) month of the due date for payment.
- 2.30 Where a participant or client has entered into a payment plan and a payment is not received by the due date, the payment plan will become null and void and the remaining outstanding debt will become due and payable immediately. An extension of payment dates may be granted upon application by the participant or client in writing stating the reason for non-payment, however granting of such extension will be at the sole discretion of RMTS.
- 2.31 Where a debt continues after a final notice or email has been issued to the participant or client, the individual shall be informed that if they make no further payment, or do not contact RMTS concerning their debt, they will be withdrawn from their course unless the debt is paid, or arrangements made with RMTS for that purpose.
- 2.32 For long term, outstanding amounts, RMTS may utilise the services of a debt recovery agency to ensure the collection of outstanding fees.



2.33 No Certificates or Statements of Attainment will be issued until all outstanding debts have been paid.

### Special Circumstances

2.34 Special circumstances cover a range of unexpected, extenuating and compassionate circumstances which are those outside of the control of the participant and/or for which there was no opportunity to prepare in advance. Where RMTS participants or clients believe they are experiencing difficulties under this category, they must contact RMTS to discuss further. Any decision will remain the sole discretion of RMTS senior management.

The definition of special circumstances includes:

– **Unexpected or exceptional circumstances may include:**

**Medical circumstances:** an unexpected illness, a recurrence of a chronic illness or an accident. Disability or illness for which a variation has already been made will not be accepted unless the disability has been compounded by an unexpected change, or an additional condition relating to the disability.

**Supporting evidence:** supporting documentation must take the form of an original certificate or letter on letterhead from a registered treating medical practitioner, registered health practitioner or approved specialist, depending on the nature of the condition.

– **Compassionate circumstances:** Hardship or trauma such as death or serious illness, of a close family member, severe disruption to domestic arrangements, being a victim of a crime or an accident.

**Supporting evidence:** supporting documentation may take the form of a letter from a registered Counsellor who has prior knowledge of the participant and their circumstances; an original medical certificate or letter on letterhead from a registered treating medical practitioner, registered health practitioner or approved specialist, depending on the nature of the condition; a letter from a person qualified to assess and support the application ( e.g. clergy providing grief counselling); or a certificate from a funeral director or death certificate.

Supporting documentation will not be accepted from a relative, partner or personal friend of the participant, or friend of the participant's family.

– **Special circumstances:**

- Religious observance or obligations
- Formal legal commitments
- Military service
- Service with a recognized emergency management service
- Unforeseen and significant employment related circumstances such as an overseas or interstate move at short notice



**Supporting evidence:** supporting documentation for this category may include a certified call from the Australian Defence Force service; a description of the emergency attended for State Emergency Service personnel; an original letter confirming changed employment circumstances; an original letter confirming commitments for athletes, performing artists or other; a copy of an accident report or a court summons.

Supporting documentation will not be accepted from a relative, partner or personal friend of the participant, or friend of the participant's family.

## Complaints

2.35 For discrepancies with regards fees or payments please refer to our Complaints and Appeals Policy and Procedure which can be downloaded from the website.

### 3. Definitions

Not applicable

### 4. References

Standards for Registered Training Organisations (RTOs) 2015  
Standard 4 and Standard 5