

FEES AND REFUND POLICY AND PROCEDURE

Policy and Procedure Name	Fees and Refund Policy and Procedure
Version	1.0
Approved By	Chief Executive Officer
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1. 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 the Opportune Professional Development website. For all accredited training and where government funding is accessed we follow our partner RTO's Fees and Refund Policy and Procedure. If enrolling in accredited training it is suggested that consumers read the issuing RTO's Fees and Refund Policy and Procedure prior to enrolment.

2. Abbreviations / Definitions

Accountable Officer	Chief Executive Officer
Consumers	Participants, employers, clients who are engaging the services of Opportune Professional Development to complete a program or qualification.
Commercial courses	Where participants pay, a fee determined by the training organisation for a qualification or course.
Course Commencement	When an Opportune Professional Development team member has made contact with the participant post enrolment.
Government Subsidised Program	By a state or federal government department
Payment Plan	A structured repayment program
RTO	Registered Training Organisation

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3. Policy

3.1 Determination of Fees and Charges

Opportune Professional Development charges consumers in accordance with comparable market prices fees for all courses on offer. Commercial course fees are determined based on the programs duration, delivery method, resource requirements and commercial viability. The Accountable 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 the organisations 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 participant handbook and on our organisations website.

3.3 Additional charges

Additional fees are charged for;

- The replacement of any learning resources that are lost or misplaced. As these vary from program to program participants are required to view course information for more detailed costings prior to their enrolment.
- Participants who require reassessment of a task (i.e. following 3 previous unsuccessful submissions) will be charged a fee of up to \$300 for the fourth submission.

3.4 Payment of fees

Participants 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. Participants are issued with a quote (on enquiry), or a Tax Invoice at application/enrolment -method is dependent on funding source requirements.

Fees can be paid in full prior to the commencement of training where the total amount invoiced to an individual does not exceed \$1500. If the total fees exceed \$1500, the remainder of fees are divided up into the duration of the course and the participant is required to pay an amount weekly/fortnightly/monthly. For example; a participant who is enrolled in a 10-week program may pay \$200.00 per week over the 10-week period until they have paid the total fee of \$2000. Alternatively, the same participant could pay \$1500 upfront and pay the remaining \$500 over the 10-week course in \$50 increments.

Where an employer is paying the fee on behalf of a participant the Organisation will be issued with a service agreement and a tax invoice. Employers can pay all fees in advance, the \$1500 payment limit is not applied to organisations or employers.

A fee amount is to be paid in accordance with the fee schedule or repayment plan prior to course commencement. Fees paid are documented in our financial management system and in the financial accounts where monthly reconciliation occurs. Fees can be paid in cash, credit card or EFT into the Opportune Professional Development nominated bank account.

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3.5 Fee protection strategy

Opportune Professional Development does not accept payment of more than \$1500 from each individual participant prior to the commencement of their course (no matter how these fees are collected). In cases where fees are greater than \$1500 participants are placed on a repayment plan over the term of their enrolment. At no point in time are participants invoiced an amount greater than \$1500.00. To ensure consumers rights and fees are protected a statistically relevant and random sample size is audited by the General Manager bi-annually.

Opportune Professional Development guarantees to honour its commitment of all fees outlined in marketing material and to provide high quality education services to its participants once the participant has paid and commenced training and assessment.

3.6 Payment Terms

Payment terms are agreed upon prior to course commencement and are outlined in the participants Tax Invoice. The Tax invoice identifies the fees to be paid and the dates where payments are scheduled.

Participants are required to pay all fees on tax invoices issued within a period of 14 days. Failure to pay scheduled fees may lead to a discontinuation of training or the delay in the issuance of an award by our partner RTO until the outstanding fees have been paid. Opportune Professional Development uses the assistance of debt collection agencies to retrieve outstanding fees greater than 90 days.

3.7 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 cancelled.
- The Accountable Officer feels that the participant would be unreasonably disadvantaged due to unexpected extenuating circumstance and where deferment of enrolment is not a suitable option.

A partial refund of up to 75% of the fees paid will be granted where the participant withdraws less than 30 days prior to course commencement.

Partial refunds on receipt of acceptable evidence (e.g. medical certificates) may be considered for participants who have withdrawn from training and assessment due to extenuating circumstances such as illness.

No refund of fees will be granted for participants who have commenced training and assessment and/or have been issued with learning resources where extenuating circumstances do not exist.

3.8 Requesting a Refund

Participants are asked to email: Accounts Officer info@opportune.com.au

Participants will be notified in writing of the outcome of their application within 14 working days of their application receipt. For those participants granted a refund money will be transferred into the nominated bank account within 30 calendar days. Outcomes of refund requests are documented in the participant management system and in the relevant accounting database.

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3.9 Deferment of enrolment

Deferment of enrolment may be granted on the request of the participant for a period of 12 months (from the date of deferment). Where participants wish to defer their enrolment greater than the 12-month period they will be required to pay additional fees. Refunds are not granted unless extenuating circumstances exist.

Participants can write a letter or email Opportune Professional Development to request a deferment of their enrolment. Opportune Professional Development will notify the participant 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 participant management system.

3.10 Complaints

Consumers can lodge a complaint by writing an email or a letter outlining the type and the cause of their grievance to;

Consumer Protection

mailto: consumerprotection@opportune.com.au

T: 1300 721 121

See Complaints Policy and Procedure for more information.

3.11 Monitoring

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

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4 Procedure

The following procedure outlines the framework and process of and has been summarised in **Diagram 1 – Refund Procedure**.

