

## Payments and Refunds POLICY & PROCEDURE

### Purpose

The purpose of this policy is to outline Flexible Business Learning's (FBLearning) commitment to provide students fair and equitable payment terms and conditions, while ensuring that FBLearning remains a financially viable business. This Policy outlines our commitment to fulfil the Standards for Registered Training Organisations (RTOs) 2015 under Clause 5.3.

### Scope

This policy relates to the receipt, storage and refund of all fees relating to the provision of nationally accredited training and assessment services and applies to all students enrolled with FBLearning.

### Responsibility

The Administration Officer is responsible for the accurate recording of all financial information relating to student payments and refunds.

The Training Manager is responsible for calculating and setting all course fees, refund amounts and additional administrative and resource charges.

The Director is responsible for the approval of all refunds. The Director is responsible for liaising with company accountants and any required audits of company accounts.

### Policy

FBLearning will ensure that all information regarding the payment of fees including course fees, administration fees, material fees and any other charges or potential charges will be made available to the student prior to enrolment. This information is available at enrolment in this Policy and in the *FBLearning Student Handbook* that students can access:

- On the FBLearning website
- Via email in PDF form when requested through the Administration Officer or Training Manager
- In hardcopy at the FBLearning office.

When collecting student fees in advance FBLearning will ensure that all payments collected before training and/or assessment commences do not exceed a total of \$1500. Where the total fees for the course exceed \$1500, a payment schedule will be established, and the payment of installments will be communicated to the student at enrolment. Payments are required on the installment due dates. At no time will the payments requested from the student in advance of the service being provided exceed \$1500.

Where the full fee for the course (including administrative and materials charges) does not exceed \$1500, the full payment must be made before enrolment is confirmed. Administration Fees applied to refunds are 25% of Full Course payment and capped at \$250.

Payments can be made to FBLearning via the following methods:

- Direct debit to the details provided on the invoice

- Credit Card. Credit Card Payments are subject to a 2.2% surcharge.
- Cash Payments at FBLearning office.

A student's enrolment in a course with FBLearning will not be guaranteed until the initial fee payment is received.

If, due to unforeseen circumstances, and through no fault of the student, FBLearning is unable to complete the training and assessment agreed to at enrolment, FBLearning staff (in consultation with the student) will organize for an external provider to complete the student's training and assessment on the company's behalf. If alternate arrangements cannot be made to the satisfaction of the student, the student will be provided with a Statement of Attainment for all units received by FBLearning and a refund of any fees for units not yet provided.

**Students enrolled in classroom based delivered programs will receive a full refund (including administration fee) in any of the following circumstances:**

- The course is cancelled before it commences
- The course is rescheduled to a time and location that is unsuitable for the student before it commences

**Students enrolled in classroom based delivered programs may be eligible to receive a partial refund of course fees in any of the following circumstances:**

- If a student who has commenced training must withdraw for personal reasons beyond their control and can verify this in writing. For example:
  - Significant Illness (verified by a medical certificate)
- If a student's enrolment in a course has been confirmed but the course has not commenced, and they wish to withdraw from the course for personal reasons

Refunds shall not be issued in the following circumstances:

- The student changes their mind
- The student has a minor illness
- The student has submitted units for marking
- The student finds the course too difficult
- The student no longer requires the course
- The student's employment status changes
- The student's personal circumstances changes
- The student's financial position changes
- The student's circumstances change due to family health issues
- The student's access to resources change including access to reliable internet
- The student finds the course at a lower cost elsewhere or decides on an alternative delivery method. This will be deemed as a change of mind
- The student has breached FBLearning's Student Code of Conduct
- The student has failed to complete the course within the designated period without an approved deferral or course extension
- The student has enrolled in a training course which has been clearly identified as non-refundable at enrolment.

All refunds are granted at the discretion of the Director. Refund amounts may vary due to the different administrative and resource costs associated with each course.

Refunds will be paid to the same person or entity from whom the payment was received on behalf of the student.

## Procedure



All refund requests will be reviewed by the Director. Refund applications will be individually assessed and a decision will be made based on the merits of the claim. All refund decisions will be communicated to the student within 20 business days via email.

Any student enquiring about a refund request (by phone and/or email) will be emailed the *Refund Request Form*.

### Step 1:

Students are required to complete the *Refund Request Form*. Students may contact the Student Services Department by email [admin@fblearning.edu.au](mailto:admin@fblearning.edu.au) or by telephone 02 4934 9999 and requesting the *Refund Request Form*.

### Step 2:

Students must forward the completed and signed form to the Student Services Department by email to [admin@fblearning.edu.au](mailto:admin@fblearning.edu.au) or by post to:

Flexible Business Learning  
3/12 Ken Tubman Drive  
Maitland NSW 2320

Once the Refund Request Form is received by the Student Services Department the following steps will be carried out internally:

### Step 1:

The Student Services Department will acknowledge receipt of the *Refund Request Form* by emailing the student. A file note will be made against the student's account in the student management system regarding the receipt date of the form.

### Step 2:

A copy of the Refund Request Form will be saved into the student's folder on the company server (i.e. L drive).

### Step 3:

Administration will record all details of the refund request in the Refund Register. The following details will be noted;

- the student's full name
- receipt date of the Refund Request Form
- the nature of the refund
- the outcome and/or solution offered by FB Learning
- the student's response to the outcome and/or solution offered

**Step 4:**

The Student Services Department will print the following document:

- The Refund Request Form received by the student

**Step 5:**

The Refund Request Form will be forwarded to the Director for initial review. The Director will email the student the refund decision within 20 business days of receiving the Refund Request Form.

**Step 6:**

If a full or partial refund is approved by the Director, the student must email through their bank account details to [admin@fblearning.edu.au](mailto:admin@fblearning.edu.au)

If the student is successful, they should expect to receive the refund amount within 15 business days from the approval date. Details of the processed refund amount will be recorded in the Refund Register by the Director.

**Related Documents**

RES - Enrolment Form

RES - FB Learning Student Handbook

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