

Academy of Global Business Training



Fees and Refund

Policy

Inclusive

Smart and Skilled Program

RTO Policies and Procedures

Fees and Refund

In accordance with applicable legislation, Academy of Global Business Training is entitled to charge fees for services provided to students undertaking a course of study. These charges are generally for items such as course materials or text books, student services and training and assessment services. The Smart and Skilled section also refers to students subsidised under the Smart and Skilled Program.

Fees payable

Fees are payable when the student has received a confirmation of enrolment and an invoice for the enrolment fee. Fees must be paid in full within five days of receiving this notification from Academy of Global Business Training. We may cancel an enrolment or discontinue training if fees are not paid as required. Fees will vary for different training programs. For a full list of current fees and charges please refer to Academy of Global Business Training schedule of fees and charges.

Schedule of Fees and Charges

The Chief Executive officer is responsible for approving Academy of Global Business Training Schedule of Fees and Charges. As a minimum the schedule of fees and charges is to include:

- the total amount of all fees including course fees, administration fees, material fees and any other charges for enrolling in a training program;
- payment terms, including the timing and amount of fees to be paid and any non-refundable deposit/administration fee;
- the nature of the guarantee given by Academy of Global Business Training to honour its commitment to deliver services and complete the training and/or assessment once the student has commenced study;
- any discounts, fee reductions or exemptions available for multiple enrolments, concession card holders, continuing students, group bookings etc;
- the fees and charges for additional services, including such items as issuance of a replacement qualification parchment or statement of results and the options available to students who are deemed not yet competent on completion of training and assessment; and
- Academy of Global Business Training refund policy.
- Upon registration students will be charged an initial deposit. Students will receive an email receipt as well the initial welcome note. Upon Registration and payment of initial deposit students are enrolled in the course and can officially commence the course at this time. Students are deemed 'officially enrolled' in the course when they have fully paid the cost of the course.
- The remainder of the fees are payable in the next consecutive 15 day blocks; at a maximum of \$1,500 for each instalment. The payments are based on delivery of the initial program.

Cooling off Period and Refunds

The first 5 days is the grace or cooling off period.

- Students may receive a full refund minus a twenty five dollar processing fee: if they change their mind.

- Students will be contacted by an assessor during this period to ensure course suitability.
- In the next consecutive 5 days, students can also change their mind however will only receive 75% refund.
- The final enrolment fees are paid in the following consecutive 15 days.
- Fees must be paid in full upon receiving this notification from Global Business Trainer. The payment structure depends on the cost of the course.
- We may cancel an enrolment or discontinue training if fees are not paid as required. Payment methods include direct deposit, cheque or credit card via Pay Pal.
- **Full Refund- If the student provides notice to cancel their enrolment within the 5 day grace period they will be entitled to a full 100% refund of fees paid minus \$25 transaction reversal fee.**
- If students give notice to cancel their enrolment between day 6 and day 10 after the original application, you will be entitled to a 75% refund of
- The 25% amount retained by Global Business Trainer is required to cover the costs of staff and resources which will have already been committed based to the students initial intention to undertake the training.
- After the 10 days, if the student provides notice to cancel their enrolment after a training program has commenced, they will not be entitled to a refund of fees.
- Discretion may be exercised by the Chief Executive Officer if there is extenuating or significant personal circumstance that led to the withdrawal.

Refund

- To obtain a refund students are required to give written notice to cancel their enrolment and complete a Refund Request Form. Written notice may be in the form of an email or letter. Where refunds are approved, the refund payment will be paid via electronic funds transfer using the authorised bank account nominated by the student. This payment will be made at the end of the month at the time the student gave written notice to cancel your enrolment.

Replacement of text and training workbooks

Students who require replacement of issued text or training workbooks will be liable for additional charges to cover the cost of replacement. Where a student has purchased a text or training workbooks and subsequently cancels his or her enrolment, Academy of Global Business Training will not refund monies for the text unless a written request for a refund is received and we are satisfied that the text is in as-new condition. For a full list of replacement charges please refer to Academy of Global Business Training schedule of fees and charges.

Giving notice of enrolment cancellation

A student who wishes to cancel their enrolment must give notice in writing. This may be via email or letter. Academy of Global Business Training staff who are approached with initial notice of cancellation are to ensure the student understands their rights with regards to the refunding of tuition fees. The student is also

to be advised of other options such as suspending the enrolment and re-commencing in another scheduled training program.

Students who give written notice to cancel their enrolment and who are eligible for a refund are to be provided with a Refund Request Form. Student who may not be eligible but are requesting a refund should also be provided with the request form so the request can be properly considered by the Chief Executive Officer.

Refunds Due to Client Request / Hardship Application

Discretion may be exercised by the Chief Executive Officer in all situations, if the student can demonstrate that extenuating or significant personal circumstance led to their withdrawal. In these cases, the student should be offered a full credit toward the tuition fee in another scheduled program in-lue of a refund. Chief Executive Officer may also authorise a refund of tuition fees if the circumstances require it.

Where refunds are approved, the refund payment must be paid to the student within 14 days from the time the student gave written notice to cancel their enrolment. Tuition refunds are to be paid via electronic funds transfer using the authorised bank account nominated by the student on the Refund Request Form.

Our Guarantee to Clients

If for any reason Academy of Global Business Training is unable to fulfil its service agreement with a student, Academy of Global Business Training must issue a full refund for any services not provided. The basis for determining “services not provided” is to be based on the units of competency completed by the student and which can be issued in a statement of attainment at the time the service is terminated.

Fee Protection

Protecting fees being paid in advance

Academy of Global Business Training acknowledges that it has a responsibility to protect the fees paid by students in advance of their training and assessment services being delivered. To meet our responsibilities Academy of Global Business Training adopts option 3 and may accept payment of no more than \$1000 from each individual student prior to the commencement of the course.

Following the course commencement, Academy of Global Business Training may require payment of additional fees in scheduled payments in advance from the student but only such that at any given time, the total amount required to be paid does not exceed \$1,500.

The basis for determining the amount for scheduled payment must be based on the costs of the student’s training and assessment which is yet to be delivered to the student.

Payment of GST

GST is exempt under section 38-85 GSTR 2003/1 Goods and Services Tax, tax ruling. The ruling explains the supply of a course for ‘professional or trade course’ is a GST-free education course.

Where a student is enrolled in a course which is offering units of competence or a whole qualification, the course fees attached to this enrolment will be exempt from the payment of GST. GST does apply on the payment of some miscellaneous charges where these charges are in addition to and outside the normal services offered in a course.

Miscellaneous Charges

Academy of Global Business Training will levy some miscellaneous charges for services. These may include:

- Re-issuing a certificate after it has been initially issued to a student.
- Replacing issued learning materials which the student has lost or damaged
- Re-assessment services

These miscellaneous charges are to be clearly specified in Academy of Global Business Training Schedule of Fees and Charges. It is to be made clear if these services will include GST. All miscellaneous charges are to be based on a cost recovery basis and are not intended to be a source of profit.

Student complaints about fees or refunds

Students who are unhappy with Academy of Global Business Training arrangements for the collection and refunding of tuition fees are entitled to lodge a complaint. This should occur in accordance with Academy of Global Business Training complaints policy and procedure.

SMART AND SKILLED FEE REFUND POLICY

Academy of Global Business Training is aware of its contractual responsibilities under Smart and Skilled with regard to the Fee and Refund administration requirements. The fee arrangements for Smart & Skilled subsidised students are in line with the NSW Fee Administration Policy:

www.training.nsw.gov.au/forms_documents/smartandskilled/contract/fee_administration_policy.pdf

Procedure

- All information regarding fees to be paid by student will be supplied individually on enrolment on completion of Notification of Enrolment Process. These will be as calculated using the Provider Calculator.
- Students will be notified of any schedule of payments on enrolment
- Fee paid in advance will be protected as per **Protecting Fees Being Paid In Advance** Paragraph above. We will only charge \$1000 on enrolment and no more than 1500 at recurring schedules.
- Students will be notified of any additional equipment cost prior to enrolment
- Any fee schedule will ensure that all fees are paid in full prior to completion of training and assessment
- All fees collected will be retained by Academy of Global Business Training
- Where applicable under certain awards the employer will pay the fee for certain Apprenticeships and Traineeships
- No extra fee will be charged to students under a subcontracting arrangement
- Students will be entitled to three attempts to complete a unit a competency without additional costs. Any further attempts will incur a charge which will be at the discretion of the provider.

- Fees will be adjusted to reflect RPL or CT and if necessary refund will be made
- If a student does not complete a qualification at a certain level but has completed all the requirements of a qualification at a lower level with lower level fees Academy of Global Business Training will refund.

Withdrawal of Students

Withdrawal without penalty: student will be notified prior to enrolment that they can withdraw from the course and receive a full refund of fee paid to date.

Fees

- Academy of Global Business Training only charges fees for subsidised students in accordance with the NSW Fee Administration Policy, as per the relevant fee set by the NSW Government.
- Academy of Global Business Training uses the NSW RTO Calculator to confirm an individual's personal and program eligibility for a qualification.
- Academy of Global Business Training charges the student the relevant fee set by the NSW Government as validated by the RTO Calculator.
- Academy of Global Business Training does not charge Smart & Skilled subsidised students a fee other than what is calculated by the NSW Government through the RTO Calculator.

Fee Categories

The five student fee categories are:

- Standard Student—First Qualification;
- Standard Student—Subsequent Qualification;
- Apprenticeship -for qualifications offered as part of an apprenticeship pathway;
- Concession; and
- Exemption.

Standard Student Fees

- The Standard Student fee applies to students who are not doing an apprenticeship or who do not qualify for a concession or an exemption.
- The Standard Student—First Qualification fee applies to students who do not already hold a post-school qualification from any tertiary sector.
- Qualifications include vocational and higher education qualifications achieved in Australia or overseas at any time previously.
- Qualifications not deemed to be post-school qualifications are:
 - Qualifications achieved while at school as part of an individual's secondary education prior to turning 17;
 - Certificate I qualifications;
 - Smart and Skilled Entitlement Foundation Skills qualifications;

- Certificate IV NSW Tertiary Preparation Certificate; and
- Any other foundation skills qualification that is aimed at developing foundation skills as identified in the “National Foundation Skills Strategy” up to and including Certificate III, including:
 - o English language, literacy and numeracy such as listening, speaking, reading, writing, digital literacy and use of mathematical ideas; and
 - Employability skills (such as collaboration, problem solving, self-management, learning and information and communication technology skills required for participation in modern workplaces and contemporary life).
 - The First Qualification fee also applies to fees for 15 – 17 year olds regardless of any previous qualification.

Traineeship Fees

- Traineeship fees are the same as for the Standard Student—First Qualification fee.
- This means that the fee for a NSW new-entrant trainee is always at the First Qualification rate, regardless of the number or level of previous post school qualifications they hold.

Standard Student—Subsequent Qualification Fee

- The Standard Student—Subsequent Qualification Fee applies to students who already hold a previous post-school qualification from any tertiary sector. This category includes vocational and higher education qualifications achieved in Australia or overseas at any time previously.
- Where a student completes a Smart and Skilled qualification and enrolls in another Smart and Skilled qualification (except an apprenticeship or traineeship), the student will be charged the Standard Student— Subsequent Qualification fee for the subsequent qualification.

Apprenticeship Fees

- The fee for a qualification undertaken as part of an apprenticeship (i.e. the Smart and Skilled Entitlement Apprenticeships and Traineeships Program) is capped, so there will instances where the apprenticeship fee is lower than the fee for the same qualification undertaken by a student who is not an apprentice.
- There is only one fee category for apprentices. An apprentice is eligible for the apprenticeship fee regardless of the number or level of previous post-school qualifications they hold.

Adjusted Fees

- The fee for a student is adjusted if that student receives Recognition of Prior Learning or Credit Transfer for any Unit(s) of Competency for the course.
- The Fee to be charged to the student is calculated as follows:

Fee = Adjusted Price x Fee Percentage

Where:

Fee Percentage means the relevant Fee amount expressed as a percentage of the Price.

Fees for a student

- Where RPL and/or CT is granted after enrolment, ACADEMY OF GLOBAL BUSINESS TRAINING takes all necessary steps to advise affected students of adjusted fee and to adjust the fee levied, including adjustments to subsequent fee payment schedules.

Government Subsidy / Support Eligibility Assessment

As a component of the student recruitment and enrolment process, ACADEMY OF GLOBAL BUSINESS TRAINING undertakes an eligibility assessment on particular government subsidy or support initiatives that the student may be eligible to access.

On appropriately qualified and trained ACADEMY OF GLOBAL BUSINESS TRAINING representatives who have received a Delegation of Authority from the ACADEMY OF GLOBAL BUSINESS TRAINING Chief Executive Officer are able to undertake government subsidy eligibility assessments.

New South Wales Smart & Skilled Program

Eligibility

Individuals are eligible to receive subsidised course services in all Smart and Skilled Programs except Smart and Skilled Entitlement Apprenticeships and Traineeships Program where individual:

- Lives or works in NSW determined by postcode of the usual place of residence or place of work; OR
- Lives in a defined interstate NSW border area as identified by a postcode in the NSW list set out in the Operating Guidelines and is Australian Aboriginal or Torres Strait Islander; AND
- Is: An Australian citizen; or
- A permanent Australian resident; or
- A humanitarian visa holder; or

A New Zealand citizen; and

- Is aged 15 years or older; and
- Is no longer in secondary education; and
- Complies with any relevant program eligibility criteria outlined.

Full Qualifications Program or Foundation Skills Program

- An individual who has a Post-school Qualification at Certificate IV level or higher is not eligible for subsidised course services for the Smart and Skilled Entitlement Full Qualifications Program or the Smart and Skilled Entitlement Foundation Skills Program.
- If a person acquires a disability after completion of a Post-school Qualification at Certificate IV level or higher and needs to retrain in a new entry level career and provides evidence that the Qualification is necessary as part of a program of rehabilitation and that the injury was sustained after achieving the post school qualification then the person will be eligible to receive subsidised course services in that Qualification.

Apprenticeships and Traineeships Program

An individual is eligible to receive subsidised course services in the Smart and Skilled Entitlement Apprenticeships and Traineeships Program if that individual:

- At the time of commencement in an approved Qualification is an Apprentice or New Entrant Trainee and has a Training Contract; and
- Has the approved Qualification shown on their Training Contract.

If an individual is approved or registered as an Existing Worker Trainee, they will not be eligible to receive subsidised course services.

School Based Apprenticeships and Traineeships Program

An individual is eligible to receive subsidised course services in the School Based Apprenticeships and Traineeships Program if that individual:

- At the time of Commencement in an approved Qualification is approved or registered as a School Based Apprentice or School Based Trainee in NSW; and
- Has the approved Qualification shown on their Training Contract.

Evidence of Eligibility

An individual must provide evidence to support their eligibility for Smart and Skilled.

Proof of eligibility for First or Subsequent Qualification Fee

- A student is required to declare any post-school qualifications to assess eligibility for a First or Subsequent Qualification Standard Student fee.

Proof of Eligibility for a Concession Fee

A list of the specified Commonwealth benefits and allowances is noted above. The recipient of a specified Commonwealth benefit or allowance must provide the following proof of eligibility for a concession:

- A letter from the Department of Human Services (Centrelink) confirming receipt of the benefit. The letter should clearly show the Centrelink Reference Number (CRN); or
- A current concession card that shows the CRN; or
- A current Centrelink income statement that clearly shows the benefit or allowance category and the CRN; or
- Any other evidence that clearly shows the CRN and the benefit or allowance category; or
- For people applying for Austudy or Newstart allowance, an approval letter from Centrelink that shows the CRN and indicates that commencement date of their benefit is within two weeks of their enrolment or two weeks within the date of the first class attendance or participation in training.

An individual who is seeking a concession as a dependent child, spouse or partner of someone who is receiving a specified Commonwealth benefit or allowance must provide documentary evidence that Centrelink recognises the individual as the dependant. The evidence should clearly show the CRN of the benefit or welfare recipient.

Aboriginal and Torres Strait Islander Students

Australian Aboriginal and Torres Strait Islander students prove their status and eligibility for a fee exemption through descent, self-identification and community identification. Students will need to declare their status and be able to provide documentary evidence of community identification, if required.

Students with a Disability

A student who seeks a fee exemption on the basis of disability needs to provide:

- A letter from Centrelink confirming receipt of the Disability Support Pension. The letter should clearly show the Centrelink Reference Number (CRN); or
- A current Disability Pensioner Concession Card that shows the CRN; or
- A current Centrelink income statement for the Disability Support Pension, which clearly shows that income is for the disability pension and also shows the CRN; or
- Any other evidence that clearly shows the CRN and confirms receipt of the Disability Support Pension; or
- Documentary evidence of support needs due to the student's disability. This evidence must be a letter or statement from:
 - A medical practitioner; or
 - An appropriate government agency such as Veteran's Affairs or a TAFE NSW teacher consultant (for students with a disability), a school counsellor or special education coordinator, Centrelink, a Disability Service RTO, or a Job Capacity Assessor; or
 - A specialist allied health professional (including a rehabilitation counsellor, psychologist, speech pathologist, or occupational therapist).

An individual who is seeking an exemption as a dependent child, spouse or partner of someone who is receiving a Commonwealth Disability pension must provide documentary evidence that Centrelink recognises the individual as a dependant. The evidence should clearly show the CRN of the Disability Pension Recipient.

Recovery of Outstanding Student Fees

ACADEMY OF GLOBAL BUSINESS TRAINING collects all fees to be paid by the student by the time they complete their subsidised training. ACADEMY OF GLOBAL BUSINESS TRAINING retains student fees that it collects.

ACADEMY OF GLOBAL BUSINESS TRAINING has a robust process for the recovery of outstanding fees from a student. The failure by a student to pay a fee owing is considered to be a breach of discipline and can lead to penalties being imposed on the student under disciplinary arrangements.

One of the penalties that may be considered is the delay in release of results or testamur(s) as relevant to the student until all fees are recovered. For significant student debts, formal debt collection actions may also be undertaken.

NSW Smart & Skilled Notification of Enrolment Process

ACADEMY OF GLOBAL BUSINESS TRAINING has implemented the process for the notification of enrolment of prospective students in all subsidised courses including:

- Obtaining all required consents from the prospective student;
- Determining if the prospective student is eligible for a subsidised course;
- Providing the prospective student with the details of the fees that they will have to pay;
- Capturing the prospective student's USI;
- Obtaining a declaration from the prospective student in respect of the correctness of the information provided by them and confirming the receipt of certain information from ACADEMY OF GLOBAL BUSINESS TRAINING; and
- Reporting enrolments with all required information to the Department via the RTO Calculator.

Planned Start Date

ACADEMY OF GLOBAL BUSINESS TRAINING ensures the planned start date:

- Prior to the commencement of the Activity Period, may not be later than 4 months from the commencement of the Activity Period; or
- After the commencement of the Activity Period, may not be later than 4 months after the date of issue of the Commitment ID.

A prospective student is only able to become a student once the notification of enrolment process has been completed, a Commitment ID has been issued and the prospective student has enrolled in the relevant course.

If a Commitment ID has been issued for a prospective student and the prospective student does not enroll, or cancels their enrolment, ACADEMY OF GLOBAL BUSINESS TRAINING cancels the Commitment ID immediately.

Fee Concessions and Exemptions

Fee concessions and exemptions apply to a range of publicly funded vocational education and training course services provided by ACADEMY OF GLOBAL BUSINESS TRAINING across jurisdictions.

Fee concession and exemption arrangements do vary depending on the jurisdiction and government support program available. Please refer to the following table for fee concession and exemption information relevant.

Fee Exemption

For students who are eligible for a Fee Exemption, the amount of the Fee is \$0.

Students who qualify for a fee exemption are:

- Australian Aboriginal and Torres Strait Islander people; and
- People with a disability (that is people who meet the disability fee exemption criteria, including the dependent child, spouse or partner of a recipient of a Disability Support Pension).

Frequency of Exemption

- Australian Aboriginal and Torres Strait Islander students will be exempt from fees for any Smart and Skilled enrolments for which they are eligible.
- Australian Aboriginal and Torres Strait Islander students must meet the Smart and Skilled personal and program eligibility criteria.
- At the time of enrolment, a student with a disability or their dependant, where eligible for the program, is entitled to one exemption per calendar year and a concession for all subsequent enrolments up to Certificate IV in a calendar year.
- A student with a disability must declare their previous enrolments in a Smart and Skilled qualification in a calendar year. This includes enrolments in that calendar year that have not commenced, enrolments that commenced in a previous calendar year that are continuing in the calendar year and previous calendar year enrolments that are completed in the calendar year.

Concession Fees

- A student who receives a specified Commonwealth benefit or allowance is eligible for a concession fee for a qualification up to and including Certificate IV. A student who is receiving a specified benefit or allowance at the time of enrolment is eligible for a concession.
- The concession fee is also available to a student who is a dependant of a person receiving a specified Commonwealth benefit or allowance. To be eligible for the concession the person who the student is a dependant of must be receiving the benefit or allowance at the time of enrolment.

Specified Commonwealth Benefits and Allowances for Concession Fees

- Age Pension;
- Austudy;
- Carer Payment;
- Disability Support Pension;
- Excep Circumstances Relief Payment;
- Farm Household Allowance;
- Family Tax Benefit Part A max rate ;
- Parenting Payment Single;
- Newstart Allowance see below;
- Special Benefit;
- Sickness Allowance;
- Veterans' Children Education Scheme;
- Veterans' Affairs Pensions ;
- Widow B Pension;
- Widow Allowance;
- Youth Allowance; and
- Wife Pension.

Note:

- A NSW Apprentice on a Newstart Allowance is not eligible for a concession fee.

- A NSW New Entrant Trainee on a Newstart Allowance is not eligible for a concession fee.
- Where a student is eligible for a concession and has been awarded RPL and/or CT, if the adjusted Standard Student fee (First or Subsequent) is lower than the concession fee, the student will pay the relevant Standard Student fee.
- There are no concessions for students enrolling in Diplomas and Advanced Diplomas.

Evidence of Eligibility

Eligibility for a fee exemption or concession is assessed at enrolment and cannot be adjusted after enrolment. Eligibility evidence is retained on each student's course file.

Where the evidence, provided by the student, is a copy of the original, the copy must be an 'original copy' certified by a person who is on the list of approved witnesses who can verify documents. A list of approved witnesses is available at the Commonwealth Attorney General's Department website at:

www.ag.gov.au/Publications/Pages/Statutorydeclarationsignatorylist.aspx.

ACADEMY OF GLOBAL BUSINESS TRAINING's relevant handbook for each stakeholder group;

- ACADEMY OF GLOBAL BUSINESS TRAINING website; and
- As a part of the Statement of Fees completed with the client prior to enrolment.

Enrolment Fees

Refund Arrangements

Recognition of Prior Learning and/or Credit Transfer has been granted. Pro-rata refund paid based on a calculation of the number of units that have received RPL or CT results and the fees paid to date.

ACADEMY OF GLOBAL BUSINESS TRAINING is unable to commence the course for which the original enrolment and payment has been made. Full refund or alternative placement in a course, as per the clients' preference.

Statement of Fees

All prospective students, prior to enrolment, receive a Statement of Fees from ACADEMY OF GLOBAL BUSINESS TRAINING. This agreement makes a formal enrolment offer to the prospective student and/or relevant supporting client, and includes all relevant fees, charges, refunds and government support information relevant to the student's course selection.

Fee Records

All course services fees, relevant invoices and receipts for each student course enrolment are recorded and maintained in the: Global Business Trainer Student Management System

This system acts as the official accounts receivables system for ACADEMY OF GLOBAL BUSINESS TRAINING and is maintained as the official and auditable records for all fees, charges and refunds.