



Refund Policy and Procedure

1. Policy

This policy/procedure provides all staff and clients (students / employers) information on the refund arrangements that are in place within Create Train Achieve (CTA).

The following procedures ensure all clients are treated fairly and with integrity when applying for refunds. All refunds applications are to be submitted to RTO Manager and the following procedures followed in assessing the refund application.

All refund information is to be made available to clients prior to enrolment through:

- Student Information Handbook
- The RTO's website
- The enrolment form which is completed and signed prior to acceptance into a course of study with CTA.

2. Procedure

2.1 Refund applications

- Any student wishing to apply for a refund must complete a 'Refund Application Form' and submit this form to Student Administration. The application form can be accessed by:
 - Contacting Student Administration
 - Accessing the RTO's website
- All refund applications are to be assessed by the RTO Manager and applications processed within twenty one (21) days of the application being placed. Where a student is entitled to a refund the Finance Department is required to process the refund payment as required.
- Payment of a refund application cancels a student's enrolment.
- Tuition refunds are to be paid via electronic funds transfer using the authorised bank account nominated by the student on the Refund Application Form, and information about the refund added to the Refund Register.
- Students must be informed in writing if a request for refund has been rejected / accepted by CTA.

Please note: Where the student breaches the CTA Policies and Procedures no refund is payable.

2.2 Refunds due to non-delivery of course by RTO

Tuition fees are to be refunded in full if the RTO is unable to commence the course as agreed due to unforeseen circumstances.

Any 'unused tuition' fees are to be refunded where the RTO is unable to complete the course due to unforeseen circumstances.

Where there is an instance of provider default in the above circumstances, CTA may arrange for another course, or part of a course, to be provided to students at no (extra) cost to the student as an alternative to refunding course money. Where the student agrees to this arrangement, CTA will not be liable to refund the money owed for the original enrolment.

Outline of Refund Arrangements	
The RTO is unable to commence the course for which the original enrolment and payment has been made.	Full refund or alternative placement in a course
The RTO is unable to continue to deliver the course as agreed.	Partial refund or alternative placement in a course

2.3 Refunds based upon student application

Applications for refunds are to be processed by the RTO Manager within 21 days from the date of application.

Where a student is unable to complete their course, they may be eligible for a refund of tuition fees. Where a student withdraws from the course without extenuating circumstances only a partial refund is payable. A refund of tuition fees is only payable in certain circumstances and these circumstances and amounts are provided to students prior to confirming enrolment.

CTA's refund arrangements are as follows:

Outline of Refund Arrangements	
Withdrawal more than 7 days prior to agreed start date of course	Full refund of fees paid
Withdrawal less than 7 days, but more than 48 hours prior to the agreed start date of the course	Full refund of fees paid minus 10% of fees paid, and minus a \$20 administration fee
Withdrawal less than 48 hours prior to the agreed start date of the course	No refund
Withdrawal after course commencement	No refund

* Students may have extenuating circumstances that prevent them from attending scheduled course dates that may include but are not limited to illness, family or personal matters, or other reasons that are out of the ordinary. Where evidence can be successfully provided to support the student's circumstances, course fees may either be transferred to the next available course where applicable, or a refund of unused course fees will be issued. This decision of assessing the extenuating circumstances rests with the RTO Manager and shall be assessed on a case by case situation.



2.4 Appealing Refund decisions

- All clients have the right to appeal a refund decision made by CTA by accessing the Complaints and Appeals Policy and Procedure.
- This policy and the availability of complaints and appeals processes, does not remove the client's right to take action under Australia's consumer protection laws, including but not limited to a statutory cooling-off period, if one applies.
- The RTO's dispute resolution processes do not remove the client's right to pursue other legal remedies where they feel necessary.

2.5 Further information

- If fees have been paid by a third party, then refunds will be payable to that third party.
- Any information that the client provides CTA or that CTA collects about the client (including payments and refunds) can be given to authorised State and Commonwealth Agencies.