Fees, Charges and Refund Policy





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Fees, Charges & Refunds Policy

Purpose and Objective

To ensure that all fees and charges payable for all courses are clearly identified to each student, accurately invoiced and recorded when received and where necessary or applicable, refunded according to Comtech procedures.

To ensure consistent and compliant financial processes are applied for all fees, charges and refunds both for funded and fee for service students as per Comtech obligations under national Standards for Registered Training Organizations 2015 and as per terms of Contractual state funding contract agreements.

Legislative compliance reference –(Standards for Registered Training Organisaitons 2015) 4.1,5.1,5.2,5.3 & 8.5

1. Fees and Charges

Before you enrol:

- 1.1 Comtech is obliged prior to the enrolment or commencement of training and assessment to provide accurate and current information to each student about the training course which they may be considering including;
 - all relevant fee information regarding all fees which must be paid to Comtech before the commencement of their training, including deposits and all administration fees;
 - payment terms and conditions, including deposits and refunds;
 - each student's rights as a consumer; and
 - each student's right to obtain a refund for services not provided by Comtech where Comtech cannot provide the agreed training or the contract is terminated early.
 - circumstances that may entitle the student to a fee concession
- **1.2** Students have a right to pay no more than the published fees for the period for which the fees are published. Fees and charges will vary depending on the training course, duration, qualification and where any State funding may be available to the student.
- **1.3** Students have a right to a refund, where under certain circumstances, courses are cancelled by Comtech or where fees may have been paid incorrectly or in excess of the published fees.
- **1.4** All students will be provided with a receipt upon payment, please note that this receipt will be become void if payment by the student is dishonored by the relevant clearing authority, eg Cheque/PayPal.
- **1.5** Trainees & Apprentices: All fees will be discussed with the employer. The employer can agree to payment of full fees. Where the fee is negotiated directly with the employer, Comtech must notify the State Training Government organisation within 14 days of the fee being agreed.
- **1.6** Funded Students: Funding will vary from state to state, AVETARS, ACT, User Choice, QLD, Smart & Skilled, NSW- State funding is dependent on each State and also considered by each State is



whether the qualification and or employment status of the student attracts (national skills needs list) government funding

- **1.7** Apprenticeships are funded irrespective as to whether new or existing employee –(may vary from state to state.)
- **1.8** Fee for service: There is a fee associated with the qualification total cost which is clearly identified in Comtech marketing material as provided to the student in advance of enrolment. Full payment is required prior to the issuing of a completion certificate.

Payment in full is required prior to commencement of the nominated course. Except where organised with Comtech, due to the following reasons:

- Purchase Order has been provided for payment
- Payment is to be made under invoice
- Payment is being made by a Contract with Debit Success
- Payment Plan has been implemented for payment of the course.

Additional payments can be made prior to the commencement of each unit, course, qualification. These charges are based on the course structure, however, no required payment will exceed \$1500 at any given time

- **1.9** For a full Qualification there is a full non-refundable enrolment fee with the remaining amount paid in instalments at agreed stages of a student's training.
- **1.10** Payment of fees in advance: Comtech will not require any student to pay more than \$1500 in advance for any training not yet commenced or no more than \$1500 held in advance during a student's training course.
- 1.11 Withdrawal without penalty: As a consumer students have a right to a statutory cooling off period where they may have signed up to a course and then change their mind prior to commencement. The cooling off period is 10 days from the date they signed their enrolment agreement. To avail of the cooling off period, a student must notify Comtech in writing within 10 days of enrolment.
- **1.12** For a full Qualification there is a full nonrefundable enrolment fee with the remaining amount paid in installments at agreed stages of a student's training.
- 1.13 Payment of fees in advance: Comtech will not require any student to pay more than \$1500 in advance for any training not yet commenced or no more than \$1500 held in advance during a student's training course.
- **1.14** Withdrawal without penalty: Every student have a right to a statutory cooling off period where they may have signed up to a course and then change their mind prior to commencement. The cooling off period is 10 days from the date they signed their enrolment agreement. To avail of the cooling off period, a student must notify Comtech in writing within 10 days of enrolment.



2. Refunds

2.1 Refund due to RTO cancellation or change to course schedule:

Minimum and maximum numbers apply for all courses. Courses will not proceed if the minimum number of students is not met.

If Comtech has cancelled a course prior to the course commencement a full refund will be provide for each enrolled and paid student.

In the case that a material event occurs during the delivery of a course that will prevent Comtech from providing all units required to meet the learners course schedule, students will be given the options of:

- Completing the revised course at no extra cost.
- Withdrawing from the course with a Statement of Attainment issued for completed units and receiving a refund of unused course fees.
- Transferring to another course which meets the original course schedule at no extra cost on the next occasion that such course is conducted by Comtech.

2.2 ELearning Course Enrolment, Cancellation and Refund policy:

Enrolment in Comtech eLearning short courses is set at 90 days (this does not include qualification courses). If a student's enrolment in an eLearning course has expired, they may contact Comtech Training to have their enrolment extended for another 30 days. If the student does not complete the course in these additional 30 days and still wishes to complete the course, they will have to pay an administration fee of \$50 for their enrolment to be extended for another 30 days. If they do not complete the course within the extension period , their enrolment will expire and they will be required to re-enrol and pay for the course again.

2.3 Refund due to cancelling Elearning Course:

- If the cancellation is made prior to commencing the eLearning course, a refund less a 10% administration fee will be provided.
- If the cancellation occurs after the commencement of the eLearning course, no transfer or refund is allowed.

2.4 Refund due to cancelling practical course:

- If the student cancels a booking onto a practical course and that cancellation is received 5 or more business days prior the course, transfer onto another course is allowed.
- If the student cancels a booking less than 5 working days prior to the course, no transfer will be allowed and you will have to re-book and pay \$50 to attend a second practical course.

The refund process reflects the commitment by Comtech to hold places as booked by clients and the amount of administrative resources consumed at the various stages.

Comtech will provide students with a partial or full refund or credit on the following basis;

- 11+ business days prior to Course commencement: Cancellation fee \$50, Transfer Fee \$150
- 6-10 business days prior to course commencement: Cancellation Fee 25%, Transfer Fee \$150
- 3-5 business days prior to course commencement: Cancellation Fee 50%, Transfer Fee \$150
- 0-2 business days prior to course commencement: Cancellation Fee 100%, no transfers
- Non-attendance: Cancellation Fee 100%, no transfers



- Cancellation having been granted a transfer minimum cancellation fee 25%
- 2.5 Where a student has commenced an online course or practical course No refund will be given
- **2.6** Failure to attend a pre-booked practical session will incur a \$50 re-booking fee when arranging an alternative date
- 2.7 Funded students Refund available?
- **2.8** Fee For service students if a fee for service student has commenced their training, there is no refund available

Refund due to cancellation or change to course schedule

Comtech will at all times endeavor to ensure that courses are run as scheduled, Comtech reserves the right to re-schedule or cancel courses if required.

In such circumstances Comtech will give at least 7 days' notice of any cancellations or rescheduling.

So as to maintain the highest level of training at Comtech maximum and minimum numbers apply for all courses. A course may not proceed if the minimum number of students is not met.

Where Comtech is caused to cancel a course prior to commencement a full refund will be provided to each student who has paid their fees.

Where an unanticipated event occurs during the delivery of a course which prevents Comtech continuing to provide all outstanding units to meet with the students course schedule, students will be given the option of completing the revised course at no extra cost.

How to request your refund

Refunds must be requested in writing within 1 week from the day of receipt.

All requests for a refund will be processed on an individual basis.

Comtech Refund Policy

- a) The refund process reflects the commitment by Comtech to hold places as booked by clients and the amount of administrative resources consumed at the various stages.
- b) Refunds must be requested in writing.
- c) Comtech will process refund requests within 1 week from the day of receipt
- d) To allow prompt settlement of refund requests, all advanced payments will be held in a nominated bank account by Comtech until the course start date.
- e) All requests for refund will be processed on an individual basis, taking into account impact on follow on units if applicable.
- f) The term "commencement" in this policy refers to the first day of the first program attended by the client.

General details with regards to Comtech refunds policy is set out in the student information guide which is provided and available to all students in advance of any enrollment, so as to ensure each student is fully informed of all Comtech policies in advance of enrolment or commencement.



Certificate 3 Guarantee - Refund of co-contribution fee

We are not required to provide a refund if you change your mind about the training you asked for. But you can choose to cancel your contract and receive a refund for unconsumed services, if the training has a major problem. This is when the training:

- has a problem that would have stopped someone from purchasing the training if they had known about it
- is substantially unfit for its common purpose and cannot be fixed within a reasonable time
- does not meet the specific purpose you asked for and cannot be easily rectified within a reasonable time
- creates an unsafe situation

3. Fee Concessions

Some students may be eligible for fee concessions and this should be discussed as part of the enrolment process (State variations exist and staff are obliged to keep updated with their State's individual requirements).

3.1 Concession Eligibility

Students must provide evidence of eligibility for a fee concession prior to the commencement of training and acceptable evidence in all States are:

- A current Health Care Card
- A current Pension Card
- There are other State specific accepted forms of evidence

Where an Apprentice is under 18 years of age the above will apply if the parent / guardian holds one of the above cards.

3.2 Fee Concession Process

- a) Complete a Student Fee Concession application form
- b) Send the completed form to the Student Services Manager for fee concession decision
 - If the fee concession application is approved
 - Send a letter / email confirming to the student the decision
 - Notify the State Training department of the student's fee concession status
 - If the fee concession application is not approved
 - Send a letter / email confirming to the student the decision
 - Provide a copy of Comtech Complaints and Appeals form