

Refund of Fees Policy

1. Purpose

The purpose of this Refund of Fees Policy is to establish clear and transparent guidelines for refunding fees to students enrolled in programs and courses offered by Australian Business & Hospitality Training (ABHT). This policy is designed to protect the rights and interests of students while maintaining the financial integrity of the organisation.

2. Scope

This policy applies to all students enrolled in nationally recognised training courses delivered by ABHT and across all modes of delivery. It also applies to prospective students where fees have been paid in advance of formal enrolment.

3. Policy Statement

This Refund of Fees Policy ensures fairness, transparency, and regulatory compliance in the management of student fees and refund processes. It aligns with the Standards for RTOs 2025, relevant legislative requirements, and principles of consumer protection.

ABHT limits upfront fees to a maximum of \$1,500 to safeguard student interests in accordance with Clause 18 of the Compliance Requirements. All students are provided with a Schedule of Fees and Charges during pre-enrolment, outlining the total course cost, payment arrangements, incidental fees, and refund eligibility for each component (e.g. tuition, learning resources, optional services).

Refunds will be issued under the following circumstances:

Full refund of fees paid will be provided where:

- ABHT cancels a course prior to commencement, or
- ABHT reschedules a course to a time that is unsuitable for the student.

Pro-rata refund of unused fees will be issued where a course is discontinued due to circumstances beyond ABHT's control. The calculation of unused services is based on the units of competency completed at the time of course termination.

Refund of fees paid minus \$300 administration fee, will be granted where a student withdraws in writing at least **5 business days prior** to the scheduled course commencement date.

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No refund of the enrolment fee (20 % of the total course fee or AU \$1,000, whichever is lower) applies when a student cancels their enrolment **within five 5 business days** of the scheduled course commencement.

For training conducted more than 400km travel from the primary Australian Business & Hospitality Training office (Mooloolaba, QLD 4557), cancellation or postponement of training is to be advised via email at a minimum of **10 business days** prior to commencement of training otherwise the full fee quoted will be incurred.

No refund will be issued after course commencement. Students remain liable for the full course fee unless ABHT fails to fulfil its service agreement, in which case the refund guarantee applies.

No refund will be granted to students who:

- Do not achieve competency in assessments or fail to complete their qualification, or
- Are removed from the course due to serious misconduct, in accordance with the Student Behaviour Policy.

The General Manager may, at their discretion, approve a refund in exceptional cases where extenuating or significant personal circumstances can be demonstrated. Refunds will be considered on a pro-rata basis for participants who fall ill or are injured to the extent that they can no longer undertake a course providing a supporting medical certificate is supplied to ABHT. However, should participants wish to finalise incomplete units of competency in a future course, the original fee can be used as a credit towards that course.

Career Start Apprentices/Trainees

Once the course has been commenced and the apprentice/trainee has commenced undertaking in unit/s of competency and their apprenticeship/traineeship is cancelled mid-way through a unit of competency, an adjusted amount will be refunded based on nominal hours expired at the time of cancellation. That is, the amount of the refund will be based on the total number of nominal hours of training undertaken to those hours remaining.

Career Start / Career Boost

Participation has commenced in the qualification; no refunds is available of any qualification fees paid unless the participant can provide a medical certificate or show extreme personal hardship.

In the case of online learning, training and assessment is deemed to have commenced once the participant has been issued a login link to the system and issued username and password.

In case of face-to-face learning, training and assessment is deemed to have commenced on the first day/date of training, either at the participants workplace, Australian Business & Hospitality Training venue or any other agreed upon location where face to face training and/or assessment is conducted.

For the purpose of RPL, training and assessment includes the act on providing advice and discussing forms of evidence required to assist in proving competency within a qualification.

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Students with any questions about their refund eligibility should contact the Administration Manager in the first instance.

4. Rationale

This policy ensures that ABHT provides students with clear, transparent, and equitable procedures relating to course withdrawal and the refund of fees. It supports the organisation's commitment to financial integrity, student protection, and regulatory compliance.

Students have the right to withdraw from their course or request a refund at any time. Similarly, ABHT reserves the right to suspend or cancel a student's enrolment under defined circumstances, such as serious misconduct. In all cases, this policy ensures decisions are communicated clearly, recorded appropriately, and handled fairly with respect to procedural fairness and appeal rights.

The policy also ensures compliance with key obligations under the Standards for RTOs 2025, including the requirement that students receive sufficient and accurate information about fees, refunds, and enrolment terms (Standard 2.1), and that processes for managing changes to enrolment or course status are fair, accessible, and comply with all relevant legislation and regulatory requirements, as required under Standard 4.1.

Further, this policy embeds safeguards aligned with Clause 18 of the Compliance Requirements by limiting upfront payments to no more than \$1,500 unless protected through approved mechanisms. It provides guidance on the treatment of tuition and non-tuition fees, timelines for processing refunds, and issuing Statements of Attainment upon withdrawal.

This policy is also supported by the Complaints and Appeals Policy, Credential Policy, and Student Behaviour and Misconduct Policy, forming part of ABHT's broader commitment to accountability, student protection, and the continuous improvement of services.

5. Definitions

Australian Consumer Law (ACL) – National legislation outlining consumer rights and obligations. Under ACL, students are entitled to a refund or remedy if services do not meet consumer guarantees.

Cancellation – The formal termination of a student's enrolment by the RTO, either initiated by the student or the RTO due to defined circumstances (e.g. misconduct).

Course Commencement Date – The scheduled start date of a course as outlined in the enrolment agreement or confirmation of enrolment.

Enrolment Application Fee – A fee (if applicable) charged for processing a student's application for enrolment. This fee may or may not be refundable, depending on the policy.

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Extenuating Circumstances – Unforeseen or exceptional personal situations beyond the student’s control that may justify a discretionary refund (e.g. serious illness, bereavement).

Misconduct – Breaches of the Student Behaviour Policy including academic dishonesty, harassment, or damage to property that may lead to cancellation of enrolment and forfeiture of fees.

Prepaid Fees – Monies paid by a student before training and assessment services are delivered. Under the Standards for RTOs 2025, no more than \$1,500 may be collected in advance unless approved protections are in place.

Prospective Student – A person who has not yet commenced training but has paid fees or is engaged in the enrolment process.

Schedule of Fees and Charges – A document provided to students prior to enrolment outlining tuition fees, resource costs, payment terms, and refund eligibility.

Statement of Attainment – A formal certificate issued to a student who has successfully completed one or more units of competency from a training package qualification.

Tuition Fees – Fees charged for the delivery of training and assessment services.

Withdrawal – A student-initiated process to discontinue a course or unit of study before or after commencement.

6. Responsibilities

Chief Executive Officer approves and oversees the policy and ensures regulatory alignment and financial compliance

General Manager is responsible for ensuring compliance with this policy. Assesses refund eligibility and approves suspensions/cancellations. Authorises all refund decisions and adjudicates requests involving special circumstances or discretionary exceptions.

Finance Manager processes approved refunds and maintains auditable refund payment records and reports anomalies to General Manager or CEO.

Administration Manager is responsible for the implementation of this procedure, to maintain records as per this policy and to ensure that all staff with responsibility are aware of and implement this policy. Communicates refund outcomes and appeal rights to students. Issues Statement of Attainment on withdrawal (where applicable).

All administration staff must be aware of and implement this policy.

Students are to adhere to this policy and to seek clarification or assistance when needed.

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7. Procedure

ABHT does not require any student to pay more than \$1,500 in advance of services being delivered. Any additional amounts are only invoiced once the student has commenced the course and received a proportionate amount of the training and assessment services. This ensures compliance with Clause 18 of the Compliance Requirements and protects students from financial risk.

Students may choose to withdraw from a course or unit of study at any time by submitting a written withdrawal request. The withdrawal must be submitted using the Student Withdrawal Form and should include the reason for withdrawal and the effective date. ABHT will acknowledge all withdrawal requests within 3 business days. Refund eligibility will be assessed in accordance with the refund clauses in this policy. Students who have completed units of competency will be issued a Statement of Attainment for units where competency has been achieved and all fees are paid. Certification will be issued within 30 calendar days in accordance with the Credential Policy.

Where appropriate the General Manager or delegate will contact the student to discuss alternate arrangements to course withdrawal:

- continue with their enrolment by providing them with additional learning support or
- defer the course to a later date

Steps in the Process

A student who wishes to cancel their enrolment and apply for a refund must do so in writing. This may be via email or letter.

The student is to complete the Refund Request Form. The form may be obtained from Administration or from the website. If ABHT cancels a course, students do not have to apply for a refund, ABHT will process the refunds automatically.

Fees for textbooks, digital resources, and other learning materials are non-refundable once the materials have been issued or accessed, unless they are returned in unused condition within seven days of issue.

The refund request is to be processed by Administration and the outcome approved by the General Manager or in the case of special circumstance, the CEO.

An eligible refund request will be paid within 14 days by Administration. Refunds are paid by electronic funds transfer into the bank account nominated by the student in the Refund Request Form. Refunds will only be refunded to the person who entered into the contract with ABHT and will not be provided to a third party. No refunds are paid in cash.

Students whose enrolment is terminated due to misconduct, as defined in the Student Behaviour and Misconduct Policy, are not eligible for a refund of fees paid. Appeals may be submitted under the Complaints and Appeals Policy.

Students who are unhappy with ABHT's arrangements for the collection and refunding of fees paid are entitled to lodge a complaint. This should occur in accordance with ABHT's Complaints and Appeals Policy and Procedure.

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8. Procedure Summary Table

Step & Action	Responsibility	Timeframe	Reference / Use
1. Issue Schedule of Fees and Charges and pre-enrolment disclosure.	Administration Manager	At pre-enrolment	Schedule of Fees and Charges, Enrolment Kit
2. Collect student fees in accordance with prepaid fee policy (\leq \$1,500 upfront).	Accounts Manager	Upon enrolment	Invoice, Payment Record
3. Receive and acknowledge student withdrawal or refund request.	Administration Manager	Within 3 business days of receipt	Student Withdrawal Form, Refund Request Form
4. Assess eligibility for refund based on timing and reason.	General Manager	Within 5 business days	Refund Policy, Refund Eligibility Matrix
5. Notify student of refund decision and appeal rights.	Administration Manager	Within 7 business days of request	Refund Decision Letter, Complaints and Appeals Policy
6. Process approved refunds to student.	Finance Manager	Within 14 calendar days of decision	Refund Payment Record
7. Suspend or cancel enrolment for misconduct or non-compliance.	General Manager, CEO	As required	Misconduct Report, Enrolment Cancellation Letter
8. Issue Statement of Attainment for completed units upon withdrawal.	Administration Manager	Within 30 calendar days	Student File, Statement of Attainment
9. Record decision and documentation in student management system.	Administration Manager	Immediately upon action	SMS, Student File Checklist
10. Escalate unresolved concerns via Complaints and Appeals Policy.	Any staff member	Upon student request	Complaints and Appeals Register

9. Policy Implementation

This policy is implemented through the enrolment, administration, and student support systems of ABHT. Key staff are trained in its operation during induction and through ongoing professional development activities. Implementation is supported by structured processes including:

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- Issuing of the Schedule of Fees and Charges during pre-enrolment,
- Use of version-controlled forms including the Refund Request Form and Student Withdrawal Form,
- Enforcement of the \$1,500 prepaid fee limit at point of invoicing,
- Defined procedures for refund eligibility, processing, and documentation,
- Integration with the Student Management System (SMS) for consistent recordkeeping and audit readiness.

Communication of this policy to students is ensured through inclusion in the Student Handbook, enrolment agreements, the website, and during orientation.

Staff responsibilities are outlined in the Responsibilities section of this document, and compliance is monitored by the Compliance Manager under the direction of the General Manager and CEO.

10. Monitoring and Compliance

This policy is reviewed every two years as part of ABHT's policy review cycle and may be reviewed earlier in response to:

- Changes to legislative or regulatory requirements, including the Standards for RTOs and the National Code,
- Feedback from students, staff, or external stakeholders,
- Outcomes of complaints or appeals related to refunds, withdrawal, or enrolment cancellation,
- Internal audits or financial reporting reviews.

Monitoring activities include:

- Auditing of refund processing timeframes and documentation accuracy,
- Spot checks of enrolment files and fee records for compliance with prepaid fee limits,
- Feedback collected through student surveys and complaints data,
- Review of Statements of Attainment issued post-withdrawal.

11. Related Policies and Documents

- Marketing and Advertising Policy
- Student Information and Marketing Policy
- Schedule of Fees and Charges
- Fees and Refund Policy
- Academic Integrity Policy
- Student Behaviour and Misconduct Policy
- Student Support, Diversity, Inclusion and Wellbeing Policy
- Complaints and Appeals Policy

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12. Legislative References

- Standards for RTOs 2025; Quality Area 2 – VET Student Support, Outcome Standards 2.1(c)iii
- Compliance Requirements for RTOs 2025; Clause 18
- Australian Consumer Law

13. Document Control

Document Title	Refund of Fees Policy		
Approved By	CEO		
Date Approved	Approved		
Next Review Due	July 2027		
Version	2		
Version Number	Changes	Approval By	Approval Date
1.0	Former Refund Policy for BBHT	CEO	2024
2.0	Updated policy in line with the new Standards for RTOs 2025	CEO	July 2025

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