fees, charges and refund policy

# POLICY

MBA Group Training (MBAGT) is committed to providing a fair and transparent policy and procedure for students and prospective students in regard to fees charged, protection of fees and refunds where warranted. This policy applies to all students enrolled with MBA Group Training.

MBA Group Training has measures in place to ensure that fee for service students receive a refund of fees for services not provided. These measures include services not provided as a result of the financial failure or deregistration of MBA Group Training.

The refund policy is fair and equitable to both the student and MBA Group Training.

## Fee CAtegory Definitions:

**Member:** a student who currently meets the Membership criteria of the Master Builders Association of ACT (MBA) and also whose membership application to the MBA has been completed and who has passed all of the entrant criteria and has been ratified by, or is pending ratification by the Board of the MBA. A Master Builders ACT member may also nominate an employee to undertake training in this fee category.

**Non Member:** The student, who is not a registered Master Builder member and/or employed by a ratified member of Master Builders Association ACT or has in any way failed or fails to meet the criteria for membership as set out above.

# PROCEDURE

Individual learners wishing to undertake MBA Group Training courses, will be provided with the Student Handbook or will be directed to the MBA Group Training website, in order to access information in relation to the course they wish to undertake, the associated fees as advertised on our website, promotion materials and enrolment forms, as well as their rights and responsibilities as learners in the specific program.

These sources will specify the costs for each of the MBAGT courses, including:

* Fees that must be paid to MBA Group Training and
* Payment terms and conditions, including refunds.

All Fee for Service and Short Course tuition fees must be paid prior to enrolment in a specific module or unit or prior to the commencement of training and assessment, whichever comes first.

Students undertaking an apprenticeship are provided with a list of Student Requirements prior to enrolment, as well as the amount of fees payable for the individual apprenticeship based on the student’s entry level/ stage. Fees and charges information will also be included in communication material provided to students within relevant training programs and are also available on course information sheets.

Fees for User Choice funded students will be payable at separate stages/years throughout the first 3 years of the Apprenticeship. Tuition fees for each stage/year will be issued in the first training block of the stage/year commencing.

Fees are subject to change and students are advised to confirm current pricing by contacting MBA Group Training, or checking the RTO website and the current marketing materials for more information and instructions regarding the currency of payment of fees for MBA Group Training courses.

It is the student’s responsibility to ensure that they have read and understood the information provided by MBA Group Training regarding fees, payments, refunds and guarantees prior to enrolling into a course.

MBA Group Training will not charge students any fees for applications for Credit Transfers when signed into a Training Contract.

As MBA Group Training requires upfront payment of course fees and for the protection of fees paid by students in advance, MBA Group Training maintains an Australian Student Tuition Assurance Scheme (ASTAS) through its membership with ACPET.

This tuition assurance scheme provides for students who have been unable to complete their training due to MBA Group Training’s inability to continue the course, and will allow for relocation to a comparable course with another member of ACPET or approved provider.

The ACPET Tuition Assurance Scheme will therefore ensure that the student is placed into an equivalent course such that:

* The new location is geographically close to where the learner has been enrolled
* The learner receives the full service which they have prepaid at no additional cost to the learner
* If an equivalent course cannot be found, the student will receive a refund of any prepaid fees for services yet to be delivered.

MBA Group Training will ensure that it maintains currency of its membership with the Australian Students Tuition Assurance Scheme (ASTAS) throughout the period of its registration as a Registered Training Organisation (RTO) in order to cover domestic VET students who are enrolled in MBA Group Training courses.

## Government subsidised students’ tuition fees

* **User Choice**

MBAGT are required, in accordance with the requirements of the User Choice Funding program to charge participants or the employer of the apprentice (as agreed upon) a fee for administration costs (Under User Choice on Statement of Fees) upon enrolment of the participant into an Australian Apprenticeship. The Directorate sets the minimum fee payment per Apprenticeship. (Refer ACT Standards Compliance Guide for Australian Apprenticeships Training). The administration fees are charged at the commencement of each stage of training.

 Fees are chargeable unless;

* They hold a current Health Care Card or Pension Card, or can prove genuine hardship. MBAGT to apply to the Directorate for reimbursement of the full amount of the fee.
* The employer is the RTO for their own Australian Apprentice.

**Skilled Capital**

Students undertaking training falling within the Skilled Capital funding initiative will be charged the required fee prescribed within the funding initiative and will be listed on MBAGT’s Statement of fees for these courses – www.mbagt.com.au.

The Directorate sets the minimum fee payment for the qualification and MBA will set the student fee in line with the rules for this funding initiative. MBA Group Training will adhere to the exemptions to student fees contained within the rules for this funding initiative and will inform students accordingly, through the Student Handbook and the relevant course information guides.

A student is eligible for a fee concession if, at the commencement of training, if they hold a current and valid:

* Australian Government Health Care Card; or
* Australian Government Low Income Health Care Card; or
* Australian Government Pensioner Concession Card; or
* Veteran’s Gold Card.

## statement of Fees

Fees will be reviewed and updated as required.

Fees are subject to change.

Fees will be paid in accordance with company policy and within the requirements for various funding sources. (Fee for service, Government funding initiatives). Please view the Student Handbook for further information.

Certification documentation upon completion of a course will only be issued to a student when all fees owed to MBA Group Training have been paid. An administration fee will be charged for the reissue of Certificates/Statement of Attainments and/or cards.

## Cancellations and refunds

**Cancellations**

If we receive your cancellation a minimum of 5 working days prior to the event you are entitled to a full refund.

Registrations cancelled less than 5 working days prior to the commencement of the training being delivered or failure to notify MBAGT of non-attendance, will result in the full training fee being charged. Substitute students will be accepted.

MBA Group Training reserves the right to cancel the delivery of any of its training programs or to postpone this to an alternative date.

All registered participants affected by such postponement will receive a full refund or be offered the opportunity to transfer to the next available training course.

All cancellations, requests for changes or refunds must be made in writing and sent to training@mba.org.au.

**Refunds**

This Fees, Charges and Refunds and Cancellations policy will be available to all students prior to enrolment, through the RTO’s website, the Student Handbook and any Course information guides.

**For full qualification enrolments:**

* A full refund will be given if MBA Group Training cancels a program. MBA Group Training may offer the student a transfer to another course.
* A student who withdraws more than 5 working days before the start of the course will receive a refund less an enrolment fee (this will vary depending on the course)
* A student who withdraws 5 working days or less before the start of the course, will receive a refund of 50% of initial course fee
* No refunds are available after the commencement of the course
* A student who enters into a payment plan and then withdraws from the course will be liable to pay the enrolment fee or full fee for the course in accordance with the above. Payments will fall due as per the payment plan.

**For short courses and once an enrolment has been accepted:**

* A full refund will be given if MBA Group Training cancels a program
* A refund, will be given if students give at least 5 working days written notice of withdrawal or transfer. Transfer is only permissible if students give at least 5 working days written notice.
* No refunds or transfers are available after 5 working days before the commencement of the course

Withdrawal or discontinuation of a course must be sent to MBA Group Training in writing to training@mba.org.au. MBA Group Training will ascertain the reason for discontinuation to ensure that all reasonable efforts have been made to address concerns in respect to the delivery of the training.

## Refund procedure

Students are required to complete a request for refund if they wish to claim a refund, this should be sent directly to training@mba.org.au.

MBA Group Training will either approve the refund or decline the refund in accordance with the terms listed in the policy.

For all approved requests, the Commercial Director will ensure the refund is processed in accordance with usual administration procedures.

Requests for refunds may only be refused in accordance with the policy, and in such case the Commercial Director will inform the student within seven (7) of the claim, the reasons for declining to refund the course fees.

Refunds will normally be paid by direct deposit or credit card refund.

**Special Circumstances**

Students may find that they have to withdraw from their study program after the course commencement due to certain circumstances making it impracticable for students to complete the requirements of the units. Special circumstances may include medical, family or employment circumstances. Applications for refund of fees due to special circumstances will be considered by MBA Group Training and the amount of refund will be calculated on a case-by-case basis and according to the amount of training provided at that time. An application for a refund under special circumstances should be made in writing within 12 months of the withdrawal date.

**Recovery of Outstanding Fees**

All fees and charges must be paid by the due date. Failure to pay fees and charges may result in any or all of the following until the student pays the full amount owed:

* Suspension from attending or participating in the course
* Exclusion from assessment activities
* Withholding of certification documentation
* Termination of the enrolment
* Exclusion from any future enrolments with MBA Group Training.

MBA Group Training may also refer fees and charges remaining unpaid after ninety (90) days from the due date, to a debt collection agency.

## Related Documents AND FORMS

* Course Information Guides
* TRA001 – Student Handbook or link to Student Handbook
* TRA032 – Enrolment Form – User Choice
* TRA027 – Enrolment Form – Skilled Capital
* PAY007 – Enrolment Form – MBAGT Apprentice
* POL006 – National Recognition and Credit Transfer Policy
* POL007 – RPL Policy
* TRA048 – Statement of Fees
* POL003 – Complaints and Appeal Policy
* TRA050 - Student Requirements
* MBAGT Website

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| **Relevant Standard:** 5.3 and 7.3 (Standards for RTOs 2015), Part B ACT Standards**Responsibility:** CEO, Commercial Director, MBA Group Training staff member responsible for enrolments and payments**.****Approved:** Oct 2020\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_­­\_\_\_\_\_\_**Liz Nair** Commercial Director  |