

Student Fees and Charges Policy and Procedures

RTO code 21837

STUDENT FEES AND CHARGES POLICY AND PROCEDURES



Partners in Training Australia (Partners in Training/ PTA) (RTO Code 21837) is committed to levying and refunding student fees and charges in a transparent, fair and equitable manner. We are also committed to ensuring that students get what they pay for – the delivery of quality training and assessment services. Partners in Training offers a variety of funding options which provide our students with the opportunity to engage in affordable training.

This document outlines how we charge, collect and refund fees and charges to students and the funding available through Partners in Training to eligible students.

Partners in Training reserves the right to amend this Student Fees and Charges Policy and Procedures at any time and will notify you by posting an updated version of this Student Fees and Charges Policy on our website.

If you would like further information about Fees and Charges, please contact Partners in Training:

1300 664 601

info@pta.edu.au

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VERSION CONTROL	
Date	Summary of amendments
30 March 2015	Original version
27 April 2015	Amendment to section 1.6 – Charges; New section 3.1 – Statement of account and invoices; Amendment to section 3.2 – Payment in person or over the phone; Amendment to 3.4 – Payment by Electronic Funds Transfer
21 August 2015	Amendment to section 2.2 – link to Queensland subsidies; Amendment to section 1.6 – addition of charges for Centrepay and Student Card; New section 3.6 – Payment via Centrepay; Branding update
30 Sep 2015	Branding update
12 Feb 2016	Amendment to sections 1.1.2, 3, 6.3, 6.4, 6.5 – VET FEE-HELP update VET FEE-HELP unavailable for students commencing in 2016 added; Amendment to sections 4, 6.3, 6.4, 6.5 changed deposit amount from 20% 10%; Amendment to sections 1 – Fees and charges and 1.1 – Government subsidised tuition fees changed to tuition fees to incorporate fee for service fees and VET FEE-HELP fees; Amendment to section 1.3 – Materials fee to require payment prior to provision of materials; Removal of section 1.4 – Fee for service fee; Move section 1.5 – VET FEE-HELP fees to new section 3 – VET FEE-HELP; New section 1.5 – RPL; Amendment to section 1.6 (updated section 1.4) – Charges for Student Card and removed charge for RPL; Update to section 3 – Payment (new section 4) regarding deposit and payment options; New section 5 - Student rights as a consumer; Removed section 6.3 – Refunds – Student initiated deferment
5 May 2016	Amendment to sections 1.4 and 4.6 – remove charge for Centrepay payment; Amendment to section 4 – remove <\$500 and >\$500 for deferred payment so deferred payment for any amount; section 4.1 – update to invoice; section 4.5 – added Ezidebit deferred payment option; section 6.2 and Appendix 1– updated withdrawal period from 14 days to 6 weeks for student initiated withdrawal
3 October 2016	Amendment to VET FEE-HELP information – removal of statement “VET FEE-HELP is currently unavailable to new students commencing in 2016”
19 Jan 2017	Amendment – to include VET Student Loans (formerly VET FEE-HELP) and the <i>Skills First</i> Program (formerly VTG). Updated version also includes the new terminology of admin fee, which was formerly services fee.
9 August 2017	Removal of VET Student Loans
27 April 2018	Removal of weekly payments
21 June 2018	Update to Centrepay
26 Sep 2018	Update to admin fee
12 Oct 2018	Update to Recognition of Prior Learning (RPL) fees and charges
19 Dec 2018	Re-incorporation of VET Student Loans
14 Jan 2019	Update to refunds policy and procedure
1 March 2019	Minor changes to wording in the deferred payment plan

6 March 2019	Minor changes to wording in the admin fee section
3 June 2019	Reorder Section 3.1. Update to Ezidebit.
July 2019	Add information on the potential cost which may occur when PTA authenticates student's records with another training provider before granting Credit Transfer.
Sep 2019	Update VET Student Loan information.
May 2020	Clarify refund polices.
28 Jan 2021	The minimum payment for Ezidebit (\$35) Costs involved in Ezidebit process (Appendix 3). Clarification on Student-initiated withdrawal (s9.2) Costs involved in nursing placement absence (s7.8).

1. Fees and charges

Partners in Training levies fees to students at the time of enrolment. The fees charged will vary depending on the course, location of training, eligibility for funding and individual circumstances at the time of enrolment.

The types of fees and charges levied by Partners in Training include but are not limited to:

1. Tuition fee.
2. Admin fee.
3. Materials fee.
4. Charges for additional services.
5. Recognition of prior learning (**RPL**) fee.
6. Credit Transfer (**CT**) fee if applicable.

2. Tuition fee

Partners in Training charges a tuition fee payable by a Student for the provision of training and assessment services.

Partners in Training charges three different types of tuition fees depending on a Student's circumstances.

The course information sheet for each course sets out the tuition fee payable.

2.1. Government Subsidised Tuition Fee

A Government Subsidised Tuition Fee is charged to students who are eligible for government subsidised training for the provision of training and assessment services. A Government Subsidised Tuition Fee is a contribution by a student to their training which is considerably reduced because the government has subsidised a portion of the tuition fee. The Government Subsidised Tuition Fee charged will vary depending on the funding available, location of training, the course and individual circumstances at the time of enrolment.

Further information in relation to the Government subsidised tuition fees charged under the available funding is set out below in Section 5 of Schedule 1 of 2021 Standard VET Funding Contract *Skills First* Program.

A student may be entitled to a reduction in their fees if they qualify as a concession under the relevant funding requirements.

Other government funding and subsidised programs may arise from time to time. Partners in Training will inform each student of any further available funding opportunities at the time of enrolment.

The student may use Ezidebit or Centrepay for the outstanding amount, however, if below \$200 students are only allowed a maximum of four payments, deducted fortnightly. If the tuition payable is above \$200, students must complete payments by the 6-month mark. Minimum payments are \$35.

2.2. Fee for service tuition fee

A fee for service tuition fee is charged to students who are ineligible for government funding.

The fee for service tuition fee charged will vary depending on the course, location of training and individual circumstances at the time of enrolment. There is no concession rate for the fee for service tuition fees.

The student may use Ezidebit or Centrepay for the outstanding amount, however, if below \$200 students are only allowed a maximum of four payments, deducted fortnightly. If the tuition payable is above \$200, students must complete payments by the 6-month mark. Minimum payments are \$35.

2.3. VET Student Loan tuition fee

A VET Student Loan tuition fee is charged to students who are eligible to access VET Student Loan and who choose to use VET Student Loan to pay for part or all of the training. The training could be either government subsidised or fee for service training. Further information about VET Student Loans is out below in Section 10.

3. Admin fee

Partners in Training charges students admin fees to contribute to the administrative process of enrolment. The admin fee must be paid once one you have completed the enrolment form. The admin fee reserves your spot in the course with us. Should you not attend training or continue with enrolment, the admin fee is non-refundable.

The admin fee also includes the issuance of an original certificate and record of results or statement upon completion of the qualification/units of competency/modules. If a student requires a reprint of their certificate, statement of attainment and/or record of results after completion, this will be subject to a charge as detailed below under section 5 Charges.

The course information sheet for each course and the relevant schedule of fees on our website sets out the admin fee payable for each course.

Any admin fee **must** be paid in full prior to course commencement. The admin fee is **non-refundable**. There is an exception in the rare circumstances of Partners in Training cancelling or ceasing the course.

4. Materials fee

Partners in Training charges students a materials fee in some qualification/units of competency/modules to cover the cost of tools, resources, uniforms, textbooks, consumables and/or excursions.

The course information sheet for each qualification/unit of competency/module sets the material fee payable.

Any materials fees less than \$200 must be paid in full before the materials being provided to a student. However, students may choose to use an Easydebit or Centrepay form, and pay the material fee off over the first 3 months of the course. HLT54115 Diploma of Nursing is an exception to the rule, with students having to finalise payments by the end of their course.

If a student misplaces their materials and requires a replacement, the student must repay the full cost for the replacement of the materials misplaced before the replacement materials being reissued to the student. This applies to all courses PTA offers regardless if separate materials fee is charged at the beginning of the course.

5. Charges

Partners in Training may levy the following charges for the provision of additional services.

Service	Charge (GST incl.)
Additional assessment	\$60 per hour
Photocopying	\$0.25 per page
Reprint of certificate	\$25
Reprint of a statement of attainment or record of results	\$20
Reprint of training and assessment resources	\$0.25 per page or at cost price (whichever is less)
Replacement of materials, tools or textbooks	At cost price
Student-initiated deferment or variation to enrolment (including a change in class, mode of study or elective unit)	\$150 per deferment or variation
Recognition of Prior Learning (RPL)	\$500 per unit
Credit Transfer (Before granting credit on the basis of qualification, Statement of Attainment or Record of Results provided with this application, PTA must authenticate the supplied information by directly accessing the USI transcript online or by contacting the issuing organisation to confirm the content is true and correct. In some cases, the issuing organisation may charge an administration fee for authentication. You will be liable to pay the cost if this occurs.)	TBA

6. Funding

Partners in Training offers a variety of funding options depending on a student's eligibility, location, qualification/units of competency/modules and individual circumstances at the time of enrolment. Partners in Training will determine a student's eligibility to access the available funding options at the time of enrolment and in accordance with the requirements of the applicable funding arrangements.

6.1. The Skills First Program

The *Skills First* Program (**SF**) is an entitlement to government subsidised training in a vocational training course in Victoria. Partners in Training is contracted with the Department of Education to deliver training under the *Skills First* Program. Partners in Training must assess your eligibility for Skills First and collect supporting evidence of your eligibility before your commencement in any training. If you are eligible, the Victorian Government will contribute to the cost of your vocational training course.

Accessing a *Skills First* entitlement may impact a student's access to further government subsidised training.

If a student is eligible under the *Skills First* Program, the Government subsidised tuition fee will be charged. A 20% concession rate may apply to Government subsidised tuition fee for eligible students in certain level qualifications.

A **Partners in Training Skills First Information Sheet** setting out the eligibility, concession entitlements and evidence of eligibility requirements is available on our website.

The Victorian Government has an eligibility check available at <https://www.skills.vic.gov.au/victorianskillsgateway/Students/Pages/vtg-eligibility-indicator.aspx> and further information is available on the Victorian Government website at <http://www.education.vic.gov.au>.

A schedule of indicative fees under the *Skills First* Program is available on our website but the fees charged may vary depending on individual circumstances at the time of enrolment. The course information sheet for each qualification/unit of competency/module sets out the tuition fee payable.

7. Payment

Partners in Training require all students to pay to Partners in Training the applicable:

1. Admin Fee in full, prior to or on the day of the course commencement
2. Tuition fee, prior to or on the day of the course commencement, by:
 - Paying the entire tuition fee upfront if less than \$1,500.
 - Entering into a:
 - deferred payment arrangement per section 7.5 below; or
 - Centrepay arrangement.
3. Materials Fee, prior to the provision of the relevant materials by
 - Paying the entire, material fee upfront.
 - Entering into a:
 - deferred payment arrangement per section 0 below; or
 - Centrepay arrangement.
4. Credit Transfer Authentication Fee (when applicable), prior to verifying Credit Transfer(s) by
 - Paying the entire fee upfront. – Please note the payment does not guarantee to grant any Credit Transfers. The result will depend on the result of verification.

Students who do not pay their tuition fee, admin fee or materials fee and any applicable charges under this policy or who fail to make payment of any invoice within the payment terms specified on the invoice may be excluded from the class.

A certificate, statement of attainment or record of results will **NOT** be issued to a student until all fees and any applicable charges are paid in full.

7.1. Invoices

Partners in Training will issue all students an invoice detailing all the fees payable.

Partners in Training will provide all students with a statement of account and invoice (where applicable) via email where the student has provided an email address on their enrolment form. Where no email address is provided, the statement of account and invoice (where applicable) will be sent by mail.

7.2. Payment in person or over the phone

Students may pay their fees in person by cash, cheque, electronic fund transfer, debit card or credit card by attending any of Partners in Training's campus locations during business hours.

Partners in Training only accepts payment by credit card using VISA or MasterCard.

Alternatively, students may make a payment over the phone using a debit card or credit card by calling Partners in Training during business hours on 1300 664 601.

7.3. Payment by cheque

Cheque payments must be made payable to Partners in Training Australia and mailed to:

Accounts Clerk

Partners in Training Australia

PO Box 6772 Shepparton VIC 3632

7.4. Payment by Electronic Funds Transfer

Students may pay their fees by making a direct deposit into Partners in Training's bank account.

Students must ensure they include their **surname** and **invoice number** in the description when making payment by electronic funds transfer (EFT). Failure to do so may result in a delay in recognising the payment and/or the inability to reconcile a payment against a student's debt.

Payment to Partners in Training by EFT can be made to the following account:

Partners in Training Australia

Westpac Banking Corporation

BSB 033 254

Account number 309 711

7.5. Deferred payment arrangements

If a student does not pay their fees in full and any applicable charges upfront, they must enter into a deferred payment arrangement before course commencement. No students will be charged more than \$1500 upfront for a fee for service course.

To enter into a deferred payment arrangement, the admin fee must be paid in full before course commencement. This is non-refundable.

The deferred payment arrangement may be via:

1. **Ezidebit** – Ezidebit requires a student to authorise a direct debit through Ezidebit from their nominated bank account or credit card to be paid in fortnightly, monthly or four weekly instalments calculated so that the total of tuition fee is paid through the instalments by no later than the final scheduled training session. The direct debit is administered by Ezidebit according to the terms and conditions on the ***Ezidebit Direct Debit Request Form***. Information about Ezidebit is available on our website.

The minimum payment for Ezidebit is \$35 per repayment. Fees involved in Ezidebit process are listed in Appendix 3 of this document.

If you require a separate payment plan you will need to contact the PTA Finance Department, please ask your Training Coordinator or Partners in Training staff member for more details.

Please note that the amount and duration of payment plans vary depending upon the qualification you are enrolled in. All payments will need to be finalised before the end of the classroom training.

Traineeship only courses where the employer is responsible for the student's fees will not be able to use Ezidebit.

7.6. Deferment or variation to enrolment

If you are unable to complete a course for any reason and would still like to complete the qualification/units of competencies/modules at some time in the future, you may apply for a deferment. You may also apply to vary your enrolment by adding or changing any unit of competency or module at any time.

There is **no guarantee** that you will be permitted to defer or vary your enrolment.

All applications for deferment must be made in writing to:

Deferment Officer

defer@pta.edu.au

The application for deferment or variation to enrolment will incur a fee of \$150 per deferment or variation.

You will not be charged for PTA-initiated deferment or variation to the enrolment.

To read more about deferment or variation, please refer to the Student Handbook.

7.7. Payments via Centrepay

Centrepay – the easy way to pay your bills and expenses. Centrepay is a voluntary bill-paying service that is free for Centrelink customers. Use Centrepay to arrange regular Deductions from your Centrelink payment. You can start or change a Deduction at any time. The quickest way to do it is through your Centrelink account online. Go to servicesaustralia.gov.au/individuals/services/centrelink/centrepay for more information.

Partners in Training's Centrepay Reference No is 555 114 800H.

A student will need to provide Partners in Training's Centrepay Reference Number and their invoice number (or their full name if an invoice has not been issued) when applying for Centrepay.

7.8. Payment for placement (HLT54115 Diploma of Nursing Students only)

Placement is a major component of nursing studies, and the cost of placement is incorporated into the tuition fee.

If a student does not attend placement, after it has been booked and confirmed with the placement agency, for any reason including not providing complete and correct documentation within the due dates provided, the student will be liable for the tuition fee, and will not be permitted to proceed any further in the course

100% attendance at all clinical placements is expected. This includes arriving on time and in time for the commencement of the shift and finishing the shift as required. All missed days will need to be made up at a later date. Makeup days may incur a fee (\$100/day) unless a valid medical certificate is provided. until the placement fee is paid in full.

8. Student's rights as a consumer

As a student purchasing training and assessment services from Partners in Training, you have consumer rights under the Australian Consumer Law. This may include a statutory cooling-off period for any payment you have made to Partners in Training.

You can find out more information on your consumer rights on the Federal Government's Australian Consumer Law website at <http://consumerlaw.gov.au>.

9. Refunds

Partners in Training will provide a refund of fees and any applicable charges under the policy and procedures set out below, subject to the specific requirements of funding arrangements, the applicable Tuition Assurance Scheme.

All applications for a refund should be made in writing to:

Refund Officer

refunds@pta.edu.au

When applying for a refund, the student should provide the following information:

- The student's full name;
- The student's date of birth;
- The qualification/units of competency/modules or unit of study for which the student wishes to claim a refund;
- The amount of fees and any applicable charges requested to be refunded;
- The grounds (being evidence of reasonable cause or special circumstances (as applicable)) for applying for a refund; and
- Any necessary supporting evidence to support a student's claim of reasonable cause or special circumstances (as applicable).

A student may request the assistance of a Partners in Training staff member to submit their application for a refund.

All written applications for a refund will be considered and notified by return email of the outcome of their application for a refund and reasons for the decision within 30 calendar days of receipt of an application by Partners in Training. Any refund or re-credit to be made by Partners in Training will be processed with 14 calendar days of notification of the outcome of an application.

Where original fees and any applicable charges were paid by credit card, the refund must be credited against the original credit card. Where original fees and any applicable charges were paid by cash, cheque or debit card, the refund will be paid by electronic funds transfer to a student's nominated account or the student's debit card (at the discretion of Partners in Training). It is not permissible to transfer monies from one student's account to the account of another student.

9.1. Course cancellation or cessation by PTA

If Partners in Training cancels or is unable to offer a course which has not yet commenced and for which a student has made an advance payment of fees and any applicable charges, Partners in Training will refund in full the fees and any applicable charges, including any admin fee and materials fee (provided the materials are returned to Partners in Training in their original condition) paid in advance by the student upon receipt of an application for a refund as listed above.

If Partners in Training cancels, ceases or is unable to continue to offer a course which has commenced and for which a student has made a payment of fees and any applicable charges, Partners in Training will refund a portion of tuition fee and material fee paid by the student for any unit of competencies/modules as per the withdrawal procedure below in section 9.2. Any admin fee will not be refunded once training has commenced, regardless of whether Partners in Training cancels, ceases or is unable to continue to offer a course.

9.2. Student-initiated withdrawal

A student may withdraw from a course at any time. All withdrawals must be notified in writing to:

Withdrawals Officer

withdraw@pta.edu.au

Please refer to the Student Handbook for more details on withdrawal.

All applications for a refund should be made in writing to:

Refund Officer

refunds@pta.edu.au

When applying for a refund, the student should provide the following information:

- The student's full name;
- The student's date of birth;
- The qualification/units of competency/modules or unit of study for which the student wishes to claim a refund;
- The amount of fees and any applicable charges requested to be refunded;
- The grounds (being evidence of reasonable cause or special circumstances (as applicable)) for applying for a refund;
- A copy of the withdrawal application email to PTA; and
- Any necessary supporting evidence to support a student's claim of reasonable cause or special circumstances (as applicable).

If a student fails to provide written notice of withdrawal from any course, no refund will be given.

Skills First funded (subsidised) students (excluding HLT54115 Diploma of Nursing students & VET Student Loans students)

Any admin fee paid by the student is **non-refundable**.

Students will **ONLY** be entitled to a refund if they have made payments that are **in advance of their course progression**:

- **Withdrawal before course commencement**

Partners in Training will refund all Government Subsidised Tuition Fee and material fees, which have already paid by the student.

- **Withdrawal within 4 weeks after course commencement**

If a student has already paid more than one-third (1/3) of the total tuition fee and material fees, Partners in Training will refund the difference between what the student has paid and the one-third (1/3) of the total fees. It means that in this case,

Refund = What a student has already paid to PTA – one-third (1/3) of the total course tuition fee and material fees

If a student paid less than one-third (1/3) of the total tuition fee and material fees, no refund will be made.

- **Withdrawal between 5 to 8 weeks after course commencement**

If a student has already paid more than two-thirds (2/3) of the total tuition fee and material fees, Partners in Training will refund the difference between what the student has paid and the two-thirds (2/3) of the total fees. It means that in this case,

Refund = What a student has already paid to PTA – two-thirds (2/3) of the total course tuition fee and material fees

If a student paid less than two-thirds (2/3) of the total tuition fee and material fees, no refund will be made.

- **Withdrawal at any time after 8 weeks of course commencement**

A student is liable for the full cost of the course and will NOT receive a refund of any fees and applicable charges paid.

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For example, a student has paid a \$250 tuition fee and \$100 admin fee before the 1st training session. The total course tuition fee is \$300.

- **The student notifies PTA the withdrawal within 4 weeks of training commencement**

The student will receive the difference between what already paid (\$250) and one-third (1/3) of the total course tuition fee (\$300), which is \$150.

Refund = \$250 – 1/3*\$300 = \$150

No admin fee will be refunded.

- **The student notifies PTA the withdrawal on week 6 of the training course**

The student will receive the difference between what already paid (\$250) and two-thirds (2/3) of the total course tuition fee (\$300), which is \$50.

Refund = \$250 – 2/3*\$300 = \$50

No admin fee will be refunded.

- The student notifies PTA the withdrawal after 8 weeks of training commencement

The student will NOT receive any refund.

If a student only paid \$100 admin fee and \$50 tuition fees at the time of official withdrawal. The total course tuition fee is \$300.

- The student notifies PTA the withdrawal within 4 weeks of training commencement

The student will not receive any refund as the tuition fee paid is less than one-third (1/3) of the total tuition fee (\$50 < \$100). PTA is entitled to charge the student for the outstanding tuition fees in accordance with the above.

- The student notifies PTA the withdrawal on week 7 of the training course

The student will not receive any refund as the tuition fee paid is less than two-thirds (2/3) of the total tuition fee (\$50 < \$200). PTA is entitled to charge the student for the outstanding tuition fees in accordance with the above.

- The student notifies PTA the withdrawal after 8 weeks of training commencement

The student will NOT receive any refund. PTA is entitled to charge the student for the outstanding tuition fees in accordance with the above.

Fee for Service students & Skills First funded HLT54115 Diploma of Nursing students (excluding VET Student Loans students)

Any admin fee paid by the student is *non-refundable*.

- Where the student is not up to date with the payment arrangements, PTA will request the student finalise payments up to the date of their official withdrawal.
- Students will **ONLY** be entitled to a refund if they have made payments that are in advance of their payment plans or they have made lump sum payments in advance. The refund on tuition fees and material fees (if any) will be in proportion to the student's progression through the course based on their payment plans.

VET Student Loans students

Students, who are paying tuition fees through VET Student Loan, are liable for the cost of the semester (1, 2 or 3) as soon as the census date for the semester has passed. Students will only be liable for one semester at a time.

Refer to Section 10 below for more details.

10. VET Student Loans

The VET Student Loans program is an Australian Government loan program that helps eligible students enrolled in approved courses at diploma level or above, at approved course providers pay their tuition fees. **The loan has income-contingent repayment arrangements, which means you only need to make repayments if you are earning above the minimum repayment threshold.** You can make voluntary repayments at any time.

If you are an eligible student, the Department of Education and Training (the department) may approve your VET Student Loan for an approved course. The department will pay your loan directly to your approved course provider. You will be responsible for any gap amount in the tuition fees, which are not covered by the loan. You will owe a debt to the Australian Government for the loan, which will be managed by the Australian Taxation Office (ATO).

Partners in Training will charge, refund, re-credit, remit and repay tuition fees for students who apply for VET Student Loans under the *VET Student Loans Act 2016* (Cth).

A student may withdraw from a course at any time. All withdrawals must be notified in writing to:

Withdrawals Officer

withdraw@pta.edu.au

When submitting a notification of your withdrawal, you should provide the following information:

- Your full name;
- Your date of birth; and
- The qualification/units of competencies/modules or unit of study from which you wish to withdraw.

The census date is set no earlier than after 20 percent of the total duration of the semester, including normal study breaks, assessment and any applicable examination periods. All census dates are published on our website and available on request at enrolment.

Any admin fee and/or materials fee paid by the student is **non-refundable**.

1. Withdrawal **on or before** the census date

Subject to activation of the option of course assurance under the Tuition Scheme, if a student withdraws from a unit of study on or before the census date, the student will not incur a VET Student Loans (VETSL) debt.

2. Withdrawal **after** the census date

If a student withdraws from a unit of study after the census date, the student will incur a VETSL debt for any unpaid tuition fee (up to their FEE-HELP balance).

10.1. VET Student Loans re-credit – student withdrawal

A student who withdraws from a unit of study or who has not completed the requirements of a unit of study after the census date may apply in **special circumstances** to have their FEE-HELP balance re-

credited. A student cannot apply for a re-credit if they have successfully completed the unit of study or if they receive a not competent in the unit of study.

Any application for re-credit of a FEE-HELP balance should be made in writing within 12 months of the date of withdrawal or where there is no withdrawal, within 12 months of the end of the period of the unit of study in accordance with the procedure set out in section 9 above and include supporting evidence of the applicable special circumstances to support the student's application. If a student fails to make an application for re-credit of a FEE-HELP balance within these time periods, Partners in Training has the discretion to waive this requirement if satisfied that the application could not be made within these time periods.

If Partners in Training is satisfied that special circumstances apply, we will re-credit a student's FEE-HELP balance with an amount equal to the amount of VET Student Loans that the student received for the unit of study, remit any VET Student Loans debt and repay any amounts of VET Student Loans for the unit of study to the Australian Government. Any portion of the tuition fee paid by the student will be refunded in accordance with section 9 above. Any admin fee or materials fee paid by the student is non-refundable.

Special circumstances mean evidence of circumstances that:

- Were beyond a student's control, such that a situation occurs that a reasonable person would consider is not due to the student's action or inaction, either direct or indirect, and for which the student is not responsible and which is a situation that is unusual, uncommon or abnormal; and
- Did not make a full impact on the student until on or after the census date for a unit of study, such that the student's circumstances occur before the census date but worsen after that day, before the census date but the full effect or magnitude does not become apparent until on or after that day, or on or after the census date; and
- Make it impracticable for the student to complete the requirements for the unit of study during the period which the student undertook or was to undertake the unit of study, including:
 - Medical circumstances. For example, where a student's medical condition has changed to such an extent that he or she is unable to continue studying;
 - Family/personal circumstances. For example, death or severe medical problems within a family or unforeseen family financial difficulties, so that it is unreasonable to expect a student to continue studying;
 - Employment related circumstances. For example, where a person's employment status or arrangements have changed so that the person is unable to continue his or her studies and this change is beyond the person's control; and/or
 - Course related circumstances. For example, where Partners in Training has changed the unit of study it offers and the student is disadvantaged by either not being able to complete the unit of study or not being given credit towards other units of study.

Special circumstances do not include a student's incapacity to repay a VETSL debt or a student's lack of understanding of VET Student Loans assistance despite Partners in Training providing all necessary documentation and explaining all requirements to the student.

All decisions made by Partners in Training in relation to an application for VET Student Loans and/or re-credit or a VETSL debt are reviewable in accordance with the Complaints and Appeals Policy and Procedures explained further below in section 12.

10.2. VET Student Loans re-credit – unit of study ceases to be provided

If a student has not completed the requirements of a unit of study after the census date because Partners in Training ceased to provide the unit of study and the student elects for a refund of any advance payment of the tuition fee and/or the re-credit of their FEE-HELP balance under the Tuition Assurance Scheme, Partners in Training will:

- Refund any portion of the tuition fee or fee for service fee paid by the student for a unit of study commenced but not completed;
- Re-credit a student's FEE-HELP balance with an amount equal to the amount of VET Student Loans that the student received for the unit of study;
- Remit any VET Student Loans debt; and
- Repay any amounts of VET Student Loans for the unit of study to the Australian Government within one month of cessation.

Any admin fee or materials fee paid by the student is non-refundable.

11. Tuition assurance

Partners in Training is committed to ensuring that the fees paid by students are protected under the requirements of the *Standards for Registered Training Organisations 2015* and the *Higher Education Support Act 2003* (Cth).

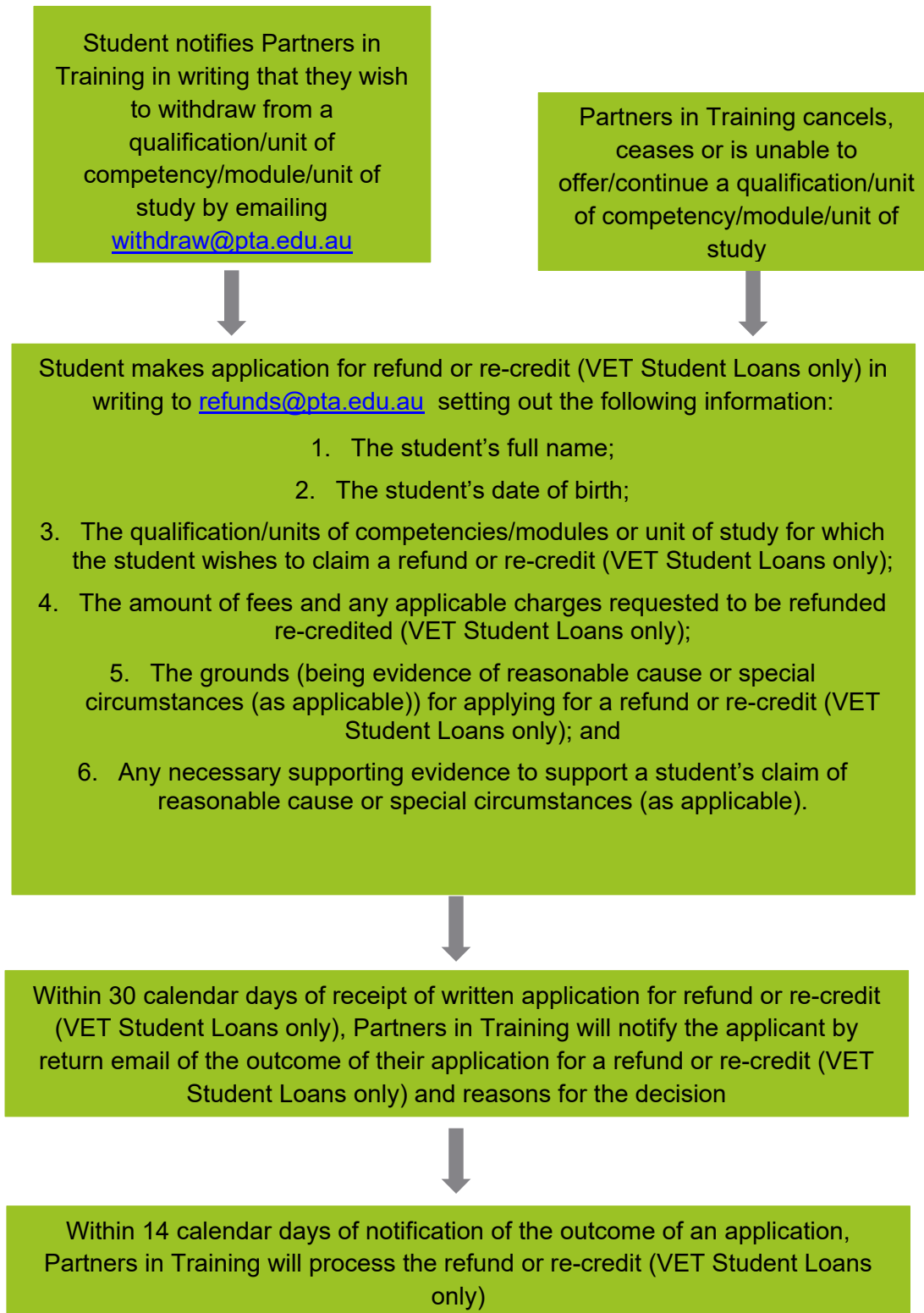
12. Complaints and appeals

A student may raise a complaint or appeal about eligibility for funding or refunds following Partners in Training's Complaints and Appeals Policy and Procedures available at each campus location and on our website.

APPENDIX 1 – Table of Refunds

Situation	Refund of tuition fee	Refund of the admin fee	Tuition assurance	Ref
Skills First Funded Students (excluding HLT54115 Diploma of Nursing students & VET Student Loans students)				
Student withdraws from course in writing BEFORE course commencement	Full refund on what the student has already paid	No refund	Not applicable	s 9.2
Student withdraws from course in writing within 4 weeks after course commencement	What the student has already paid – one-third (1/3) of the total course tuition fee	No refund	Not applicable	s 9.2
Withdrawal between 5 to 8 weeks after course commencement	What the student has already paid – two-thirds (2/3) of the total course tuition fee	No refund	Not applicable	s 9.2
Student withdraws from course in writing at any time after 8 weeks	No refund	No refund	Not applicable	s 9.2
Fee for Service students & Skills First funded HLT54115 Diploma of Nursing students (excluding VET Student Loans students)				
students are not up to date with the payment	Students to finalise payments up to the date of their official withdrawal. No refund.	No refund	Applicable if more than \$1500 paid upfront	s 9.2
Students have made payments that are in advance of their payment plans or made lump sum payments in advance.	The refund on tuition fees and material fees (if any) will be in proportion to the student's progression through the course based on their payment plans.	No refund	Applicable if more than \$1500 paid upfront	s 9.2
VET Student Loans student				
Partners in Training ceases to provide a unit of study	May elect for proportionate refund and re-credit of any incomplete unit of study. May elect for course assurance and no refund	No refund	Applicable	s 10.2
Student withdraws from a unit of study in writing on or before the census date	the student will not incur a VET Student Loans (VETSL) debt	No refund	Not applicable	s 10.1
Student withdraws from a unit of study in writing after the census date	No refund. May apply for re-credit in special circumstances	No refund	Not applicable	s 10

APPENDIX 2 – Flowchart of Refund Procedure



APPENDIX 3 – EZIDEBIT Charges

Students will be liable for the following charges in relation to Ezidebit.

Fee Item	Fee
Administration set up fee (once only)	Up to \$5.50
Direct Debit Bank Account Transaction Fee	\$0.83
Visa Debit/Credit Card Merchant Service Fee	1.7% of the transaction fee (minimum \$0.66)
Mastercard Debit/Credit Card Merchant Service Fee	1.7% of the transaction fee (minimum \$0.66)
Failed payment Fee	\$0.66
Payer Dishonour Fee	\$14.80
Re-debit Dishonour Fee	\$2.75