



**PARTNERS
TRAINING**
Australia

Student Fees and Charges Policy and Procedures

RTO code 21837

STUDENT FEES AND CHARGES - POLICY AND PROCEDURES



Partners in Training Australia (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. We offer 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 we have available to eligible students.

We reserve the right to amend this Policy and Procedure at any time and publish the updated version of on our website.

If you would like further details about any of the information contained within this Policy, please do contact us.

Call **1300 664 601** or email info@pta.edu.au

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1. Fees and charges

Partners in Training Australia (PTA) 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.

Click [here](#) to read our 2023 Course Fees & Charges.

The types of fees and charges levied by PTA to students include:

1. A Tuition fee (non-concession rate OR concession rate/Indigenous rate)
2. An Administration fee
3. A Materials fee
4. Recognition of Prior Learning (RPL) fees *if applicable*
5. Credit Transfer (CT) fees *if applicable*
6. Charges for additional services *where applicable* – refer to [Section 5](#)

2. Tuition fees

PTA charge a *Tuition Fee* payable by a student for the provision of training and assessment services.

Tuition Fees fall into 3 different categories:

- Category 1. Skills First government subsidised student - non-concession
- Category 2. Skills First government subsidised student - with concession (or Indigenous)
- Category 3. Fee For Service student

Click [here](#) to get the Course Information Sheet for a qualification you're interested in.

2.1. Skills First subsidised student (non-concession)

The Tuition Fee is a contribution by a student to their training and is considerably reduced because the government has subsidised a portion of the tuition fee for the student to study the qualification.

Other government funding and subsidised programs may arise from time to time. PTA will inform each student of any other available funding opportunities at the time of enrolment..

2.2. Skills First subsidised student (with concession)

Where an eligible Skills First student has a valid dated Health Care Card / Pension Concession Card or Veterans Gold Card at the time of enrolment, a concession tuition fee rate equal to 20% of the non-concession tuition fee applies to our Certificate III and IV level qualifications only.

Note: If you are unable to provide us with evidence of your concession card at the time of enrolment, we will allow you a 3-month (13 week) grace period from the date you commence the course with which to provide us with evidence of your valid concession card. In this instance, the 'valid from' or 'start date' listed on your concession card must be valid at the time you commenced your training.

Where we do not charge the total amount of your tuition fees in one instance, we will re-check your eligibility for concession each time a new invoice is issued for fees associated with the enrolment that have not previously been charged. We do not need to re-check your concession entitlement if you enter into a 'payment plan' with us at enrolment/prior to training commencement.

2.3. Skills First subsidised student (Indigenous)

An eligible Skills First student who self-identifies as being of Aboriginal and/or Torres Strait Islander descent is eligible to pay the concession tuition fee rate for a qualification at ANY level regardless of whether they have a concession card.

2.4. Fee For Service student

Students who are not eligible for government funding are referred to as Fee For Service students. They pay a larger tuition fee. The tuition fee charged will vary depending on the qualification, location of training and their individual circumstances at the time of enrolment. Concession tuition fee rates do not apply to Fee For Service students.

2.5. For VET Student Loan students

We charge a tuition fee to students who are eligible to access a VET Student Loan and choose to use the loan to pay for part or all of the training. Students who are eligible for a VET Student Loan can be a government subsidised or Fee For Service.

Further information about VET Student Loans is out in [Section 10](#).

2.6. Tuition fees if you have Credit Transfer/s

Students who apply for Credit Transfer/s are required to pay the full tuition fees in full.

Students must submit their USI transcript with their Credit Transfer Application Form.

Once the Credit Transfer application has been approved and it's contents verified via (a) your USI TRANSCRIPT, or in the absence of this, (b) by verification to us from the issuing educational institution, a refund will be made to the nominated bank account which is listed on the Credit Transfer Application Form.

Students are obliged to inform PTA of any changes to their bank details.

Credit transfers will not be granted if the student has already commenced training in the relevant unit/s with us.

Once the Credit Transfers are granted:

The adjusted tuition fee = (Total nominal hours of the course – total nominal hours for the Credit Transfer unit(s)) × the hourly rate listed on the Course Information Sheet provided at the information session.

In the case where the hourly rate is not listed on the Course Information Sheet,

The adjusted tuition fee = Total tuition fee/total nominal hours × (Total nominal hours of the course – total nominal hours for the Credit Transfer unit(s))

A refund will only be made to the nominated bank account if *what the student has already paid is greater than* the adjusted tuition fee. Otherwise, the invoices will be adjusted and the students are still liable to pay the difference between the adjusted tuition fee and what they have already paid.

3. Administration fee

We charge a student an administration (admin) fee to contribute to the administrative process of enrolment. The admin fee must be paid once 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 in [Section 5](#).

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**. The exception to this is if we cancel the course or cease operations as a RTO - refer to the Refund information in [Section 9](#).

4. Materials fee

For SOME qualification/units of competency/modules, we charge the student a materials fee 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 out any materials fee payable.

Materials fees less than \$200 must be paid in full before the materials are provided to a student. However, students may choose to use EZIDEBIT or Centrepay to pay their materials 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.

Should a student lose their materials and require a replacement, the student is liable to pay the full cost of the materials before replacement materials will be provided. This applies to all courses PTA offers regardless if a separate materials fee is charged at the beginning of the course.

5. Charges for additional services

We may levy the following charges for the provision of additional services.

Service	Charge (GST incl.)
Additional assessment (except Nursing)	\$60 per hour
Additional assessment (Diploma of Nursing)	\$65 per hour
Printing & Photocopying (Black & White)	12 cents per page
Printing & Photocopying (Colour)	50 cents per page
Rearrange accepted placement for nursing students (<i>please also refer to clause 7.8 of this policy</i>)	Will be based on the actual charges for rearranging a placement.
Reprint of certificate	\$25
Reprint of a statement of attainment or record of results	\$20
Reissue of a student card	\$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)	\$100 per deferment or variation

Recognition of Prior Learning (RPL)	\$500 per unit
Credit Transfer In some cases, the issuing educational institution may charge an administration fee for authentication. The student is liable for the cost in this instance.	To Be Advised

6. Victorian Government Funding – Skills First

As an approved contracted provider of Victorian *Skills First* government funding, we can offer a variety of funding options depending on the student's individual circumstances at the time of enrolment, location and qualification and or Skill Set they are seeking to enrol into.

We will determine a student's eligibility to access a government subsidised training place *at the time of enrolment* in accordance with the 2023 Victorian VET Funding Contract and its associated guidelines.

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. PTA is contracted with the Victorian Department of Education to deliver training under the Skills First Program.

We must assess your eligibility for Skills First and collect supporting evidence of your eligibility before you commence your qualification. If you are eligible, the Victorian Government will contribute to the cost of your vocational training course.

Accessing your Skills First entitlement may impact your access to further government subsidised training.

If you are eligible under the Skills First Program, you will be charged the Government subsidised tuition fee rate for either Cat 1 or Cat 2.

You can find our [Skills First Program Information Sheet](#) that details the 2023 Victorian governments funding eligibility guidelines, concession entitlements and evidence of eligibility requirements.

- A schedule of our [2023 Course Fees & Charges](#) for all of our qualifications is available on our website (for government funded and non-government funded students). Your total course fees may vary from what we've published depending on your individual circumstances at the time of enrolment (i.e. if you have credit transfers / concession / RPL etc).

6.2. Student Statement of Fees

After you have attended the course information, pre-training review and enrolment session and before the scheduled start date of the course, the enrolling officer will contact you via email to officially confirm:

1. Whether your enrolment has been accepted
2. Information you need to know in order to be ready for Day 1 of your course such as:
 - a. The course start date
 - b. Class start/finish times
 - c. Training location address (including venue name if your classes are held external to our Shepparton or Sale campuses)
 - d. The name of your Trainer and their email address
 - e. The name of your Training Coordinator who we have allocated to you for the duration of your course, including their email address

- f. Any fees that you need to pay prior to attending the first day of your course, including information about receiving an invoice
3. Your **Statement of Fees** which includes:
 - a. The code, title and currency of the qualification you have enrolled in
 - b. Your Skills First government funding eligibility status
 - c. Total cost of your course fees comprising the Admin fee + Tuition Fee (+ Materials fee if applicable to the course)
 - d. The approximate value of the government contribution
 - e. Information about any other applicable fees that you need to be aware of such as those listed in [Section 5](#) and [APPENDIX 3](#) of this policy

7. Payment of course fees

We require all students to pay their course:

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; or by
 - Entering into a:
 - a) Deferred payment arrangement (refer to [section 7.5](#)); or a
 - b) Centrepay arrangement (refer to [section 7.7](#))
3. **Materials Fee**, before the provision of the relevant materials by:
 - Paying the entire material fee upfront; or by
 - Entering into a:
 - a) deferred payment arrangement; or a
 - b) Centrepay arrangement.
4. **Credit Transfer Authentication Fee in full** when applicable and prior to verifying Credit Transfer(s) by:
 - Paying the fee upfront.
 - Please note that payment does not guarantee Credit Transfer/s are granted. The outcome will depend on the result of the verification by the relevant issuing educational institution.

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 their classes**.

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

7.1. Your Invoice

We will issue all students an invoice detailing all the fees payable. We 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. Paying your fees 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 our campus locations during business hours.

We only accept 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 us during business hours on 1300 664 601.

7.3. Paying 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. Paying by Electronic Funds Transfer

Students may pay their fees by making a **direct deposit** into PTA'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 us by EFT will need to be made to the following account:



Partners in Training Australia
Westpac Banking Corporation
BSB 033 254 Account number 309 711

7.5. Deferred payment plan arrangements - Ezidebit

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. Fee for Service students are NOT charged more than \$1500 upfront.

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

A deferred payment arrangement may be via **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 PTA 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.

Note: Ezidebit is not allowed for Traineeship courses where the employer is responsible for paying the student's course fees.

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 emailed to the:



Deferment Officer - defer@pta.edu.au

The application for deferment or variation to enrolment will incur a fee of \$100 per deferment or variation.

You will not be charged this fee where PTA initiates a deferment or variation to the enrolment. To read more about deferment or variation, please refer to the Student Handbook.

7.7. Payments via Centrepay (Centrelink customers only)

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 Number is 555 114 800H

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

7.8. Additional fees for non-attendance at placement (HLT54115 Diploma of Nursing Students only)

Placement is a major component of nursing studies, and the cost of placement is incorporated into the course tuition fee. **100% attendance** at all clinical placement shifts is expected.

Where a student does not attend placement after it has been booked and confirmed with the placement agency, for any reason including not providing completed and correct documentation within the due dates provided, the student will be liable for the *extra placement fee* and will not be permitted to proceed to subsequent placement until paid for in full.

All missed placement days will need to be made up at a later date. Makeup days will incur a fee up to \$100/day unless a valid medical certificate is provided.

A student will not receive their qualification certificate until all *extra placement fees* are paid in full.

8. Student's rights as a consumer

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

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

We will provide a refund of fees and any applicable charges under this policy as set out below, subject to the specific requirements of funding arrangements, the applicable Tuition Assurance Scheme. All applications for a refund must be emailed to the:



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 PTA 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 when we receive an application. Any refund or re-credit to be made by us 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 our discretion). 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 we cancel your enrolment or are no longer able 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, we will refund in full the fees and any applicable charges, including any admin fee and materials fee (provided the materials are returned to us in their original condition) paid in advance by the student upon receipt of an application for a refund as listed above.

If we cancel, cease or are 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, we 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 we cancel, cease or are unable to continue to offer a course.

9.2. Student-initiated withdrawal

A student may withdraw themselves from a course at any time. All withdrawals must be emailed 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**

We will refund all the tuition fees and material fees, which have already paid by the student. If the student has already received the textbooks, they must return them to PTA in perfect condition before the material fee can be refunded. If the student received the textbooks by post, the postage will be deducted from the refund amount.

- **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, we will refund the difference between what the student has paid and 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, we 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.

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.

$$\text{Refund} = \$250 - 1/3 * \$300 = \$150$$

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.

$$\text{Refund} = \$250 - 2/3 * \$300 = \$50$$

No admin fee will be refunded.

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

The student will NOT receive any refund.

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

- **The student notifies PTA of 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 of 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 of 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 & HLT54115 Diploma of Nursing students (excluding VET Student Loans students)

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

- **Withdrawal before course commencement**

We will refund all the tuition fee and materials fee, which have already paid by the student. If the student has already received the textbooks, they must return them to PTA in perfect condition before the material fee can be refunded. If the student received the textbooks by post, the postage will be deducted from the refund amount.

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

If a student has already paid more than \$500 tuition fee and material fees, we will refund the difference between what the student has paid and \$500. It means that in this case,

$$\text{Refund} = \text{What a student has already paid to PTA} - \$500$$

If a student paid less than \$500 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 \$1,000 of the total tuition fee and material fees, we will refund the difference between what the student has paid and \$1,000. It means that in this case,

$$\text{Refund} = \text{What a student has already paid to PTA} - \$1,000$$

If a student paid less than \$1,000, no refund will be made.

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

If a student withdraws after 8 weeks of course commencement, they will be liable to pay the value of their tuition fee for their enrolment period. This value is calculated by dividing the number of weeks the student is enrolled (a student is enrolled until they notify PTA of their intention to withdraw) by the number of scheduled classroom training sessions, as per their timetable.

If a student has paid more than the calculated amount, the student will be refunded the difference between what the student has paid and the calculated amount. It means that in this case,

$$\text{Refund} = \text{What a student has already paid to PTA} - \text{the calculated amount}$$

$$\text{The calculated amount} = \text{the total tuition fee} * (\text{the number of weeks enrolment} / \text{the number of the scheduled training sessions on the timetable})$$

For example, the total tuition fee for a course is \$10,000. The total number of sessions on the timetable is 40 session. A student withdraws after 10 sessions and has already paid \$3000 up to the time of official withdrawn.

$$\text{The calculated amount in this case} = \$10,000 * (10/40) = \$2,500.$$

The student will receive a refund of \$500, which is the difference between \$3000 (what the student has already paid) and \$2,500 (what the student should pay).

If a student has paid less than the calculated amount, no refund will be made and the student will be liable to pay the balance.

VET STUDENT LOANS STUDENTS

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

Students, who are paying tuition fees through a VET Student Loan and who are enrolled in the HLT54115 Diploma of Nursing, are liable for the cost of the semester (1, 2 or 3) as soon as the census day for the semester has passed. Students will only be liable for one semester at a time. Information related to our Census Dates can be found at

https://www.partnersintraining.edu.au/student/#vet_student_loans.

Students will only receive a refund if they have paid more than what they are liable to pay.

Refer to Section 10 below for more details on VET Student Loans.

10. VET Student Loans

A unit of study under this section means a semester.

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. Refer to Australian Taxation Officer (ATO) for more details on the current minimum repayment threshold.

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 PTA. 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). The debt incurred by a student to the Commonwealth via the VET Student Loan is called a **VETSL debt**.

We will charge, refund, re-credit, remit and repay tuition fees for students who apply for VET Student Loans in accordance with the [VET Student Loans Act 2016](#) (Cth) and the rules as they are set out in the [VET Student Loans Rules 2016](#) (Cth).

10.1. Suspended, deleted and non-current courses

Training packages are regularly updated. In the case where a course becomes superseded, non-current, or deleted (as managed by the Australian Skills Quality Authority [ASQA] and reflected on training.gov.au), affected students accessing a VET Student Loan will continue to have an approved loan for the remainder of study in that course. If not all the loan has been paid out at the time when the course becomes superseded, non-current or deleted, the students can continue to receive loan payments through PTA for that course. From the date the course is removed from the VET Student Loans (Courses and Loan Caps) Determination 2016 (the Determination), no new students can enrol under VET Student Loans in that course. Courses that become superseded, non-current or deleted will be removed from the Determination in regular updates – expected to occur annually. Similarly, both replacement courses and courses that meet the prescribed methodology will be added from time to time to the Determination at the time of the annual update. For replacement courses, where the course replaces a superseded course on the Determination, the replacement will be automatically approved for VET Student Loans.

Where students choose or are required to transition from the superseded to the replacement course, a new eCAF application will be required to be submitted by the student prior to the first census day in the replacement course and the student will have access to the maximum loan amount for the new (replacement) course if required.

10.2. Loan Caps

The maximum loan caps that apply to courses at a point in time are as set out in the *Courses and Loan Caps Determination* that is applicable to the approved course at the time of the loan approval. Indexation occurs annually from 1 January. The applicable indexed amounts of the loan caps for each year are published on the Department's website at <https://www.dese.gov.au/vet-student-loans/resources/vet-student-loans-courses-and-loan-caps>.

10.3. Loan fee

A loan fee of 20 percent applies to VET Student Loans for all courses other than State or Territory subsidised (e.g. Skills First funded) courses. The amount of the VETSL debt is the amount of the VET

Student Loans provided for a part of a course or unit, plus the VET Student Loan fee. The VET Student Loan fee is not included in a person's HELP balance but is included in a person's VETSL debt.

Example:

Adam is an eligible full fee-paying student accessing a VET Student Loan for his course. The tuition fee for his first unit of study is \$1000, plus a 20 per cent loan fee.

$$\$1000 \times 1.2 = \$1200.$$

While Adam's HELP balance is reduced by \$1000, his VETSL debt for the unit is \$1200.

10.4. Deferment

Please refer to Student Handbook for more details on Deferment application and process.

If a student has had a loan approved, the student does not need to submit a new eCAF if they are continuing to study with the same provider – even if there has been a break in the student's study or if there has been a break in the provider's approval.

This deferment of studies or 'break' should be managed with the student's completion of Progression Forms. When the student defers, PTA will issue a progression for the student's completion. The student would complete the option that indicates they have deferred their studies.

When the student resumes study or access to a loan, the student should complete the Progression Form indicating the date of resumption of studies/loan access.

10.5. VET Student Loans re-credit – student withdrawal

A student may withdraw from a course at any time. All withdrawals must be emailed to us at:



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 day 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 days are published on our website and are made available at enrolment.

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

1. WITHDRAWAL **ON OR BEFORE** THE CENSUS DAY

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 day, the student will not incur a VET Student Loans (VETSL) debt.

2. WITHDRAWAL **AFTER** THE CENSUS DAY

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

10.6. Special circumstances for re-crediting your FEE-HELP Balance

A student who withdraws from a unit of study or who has not completed the requirements of a unit of study after a census day **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.

Special circumstances mean evidence of circumstances that:

- Were beyond a student's control, such as a motor vehicle accident or the worsening of a serious illness; and
- Did not make a full impact on the student until on or after the census day for the VET unit of study if the person's circumstances occurred:
 - before the census day, but worsened after that day
 - before the census day, but the full effect or magnitude did not become apparent until after that day, or
 - on or after the census day.

Students do not need to demonstrate they were unable to withdraw from the course if the withdrawal is prior to the census day.

- Special circumstance arising from pre-existing conditions

A circumstance that first occurred before the census day may satisfy the special circumstances requirement where it worsens after that day or the full effect or magnitude does not become apparent until after that day.

For example, a person may have an illness or other underlying, pre-existing condition or incapacity prior to the census day for a course, but the condition may worsen, or the person may suffer from an aggravation, deterioration or serious episode, after the census date.

Alternatively, the full implications of a person's condition may not have been apparent until after the census day. This may be because recovery does not go to plan, or the degree of disability or incapacity for study is not fully realised until after the census day.

- 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. The term 'impracticable' is defined as 'not practicable, that which cannot be put into practice with the available means'. The circumstances which make it impractical for a student to complete the requirements for the course may include:
 - 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

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 PTA providing all necessary documentation and explaining all requirements to the student.

10.7. Timeframe for applying to us for a re-credit of your FEE-HELP Balance

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, it is at our discretion as to whether to waive this requirement if satisfied that the application could not be made within these time periods.

If we are 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 back 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.

All decisions made by us in relation to re-crediting will be communicated to the student as soon as practicable.

The decision is reviewable. The student **MUST** apply for a review of a decision within 28 days after the day on which the decision was notified. Please refer to our Complaints and Appeals Policy and Procedure explained further below in section 12 and also located on our website.

10.8. 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 day because we ceased to provide the unit of study or we changed the unit of study we offer 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.

When 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, we 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; or
- 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.

10.9. Review of decision & Administrative Appeals Tribunal

Where PTA makes a decision NOT to re-credit a student's FEE-HELP balance that decision may be subject to review. If a student is not satisfied with the initial decision made by PTA, the student may apply within 28 days of the receipt of the original decision, for a review of the decision.

The application for review must:

1. include the date of the original decision
2. fully set out the reasons for requesting the reconsideration
3. include any additional relevant evidence

Applications should be made in writing to the Compliance Manager as the *designated Review Officer* of any decisions relating to a request for re-crediting of a FEE-HELP balance.

Email complaints@pta.edu.au

There is no charge for reconsideration of review of decisions other than review by the Administrative Appeals Tribunal (AAT).

The Review Officer will:

- acknowledge receipt of the application for review of a decision in writing within 10 working days;
- inform the Student that a decision will be made within 45 days of receipt of the application for review

The CEO will then:

- review the information from the original decision, then assess any new evidence provided by the student and either (a) confirm the decision, (b) vary the decision or (c) set the decision aside and substitute a new decision.
- Written notice will be provided to the student with the decision, setting out the reasons for the decision. The letter will also inform the student of their right to apply to the **Administrative Appeals Tribunal** if they disagree with the Review Decision.

At the time of the original decision, and at the time of the subsequent Review Decision, the student will be notified of their review rights and responsibilities. The Review Officer will inform the student in writing of their right to appeal to the **Administrative Appeals Tribunal (AAT)** if they are not satisfied with the outcome and the contact details of the AAT. If you apply to the AAT for a review of a decision, you may have to pay an application fee.

Full details of the application process and fees payable are available on the AAT website at <https://www.aat.gov.au/>

The Application must be lodged at the AAT within 28 days of receiving written notice of the Review Decision. This time limitation can be extended in limited circumstances by order of the AAT.

Administrative Appeals Tribunal
Level 4 /15 William St
Melbourne VIC 3000
Ph: 1800 228 333

10.10. Students who fail a unit or part of a course

If a student who is accessing a VET Student Loan fails a unit and is required to re-sit the unit, the student may access a VET Student Loan in a subsequent attempt at that unit. However, the course cap and remaining HELP loan limit continue to apply. In this case, PTA will provide an updated VET Student Loan Fee Notice to the student.

10.11. Applying to the Secretary for a re-credit of your FEE-HELP Balance

For assistance on how to lodge an application,
please call the VET Student Loans enquiry line on 1800 020 108
or submit your enquiry online at [VET Student Loans student enquiry form](#)

When the Secretary may re-credit a Fee-HELP balance (this refers to the Secretary of the Department of Education Skills and Employment)

1. The Secretary may re-credit a student's HELP balance if the Secretary is satisfied that the course provider, or a person acting on the provider's behalf, engaged in unacceptable conduct in relation to the student's application for the VET student loan.
2. Unacceptable conduct, in relation to an application for a VET student loan, has the meaning given by the [rules](#).
3. The Secretary may re-credit the student's HELP balance if the Secretary is satisfied of one or more of the following:
 - i. the student is not an eligible student;
 - ii. the student is not a genuine student;
 - iii. the student does not have a tax file number;
 - iv. the student does not have a student identifier.
4. The Secretary may re-credit the student's HELP balance if the Secretary is satisfied that:
 - i. the provider has failed to comply with this [Act](#) or an instrument under the Act; and
 - ii. the failure has adversely affected the student.
5. The Secretary may re-credit a student's HELP balance in relation to special circumstances if a course provider:
 - i. Is unable to act or is being wound up or has been dissolved; or
 - ii. Has failed to act and the Secretary is satisfied that the failure is unreasonable.

Requirements for an application to the Secretary to re-credit a student's HELP balance

1. The application must be made **within 5 years** after the census day for the course, or the part of the course concerned, or within that period as extended by the Secretary.
2. The Secretary may extend the period of 5 years.
3. The application must set out the grounds on which the applicant's HELP balance is to be re-credited.
4. The application must be made in writing and include the following to the extent that they are known to the applicant:
 - a. details of the course to which the application relates;
 - b. details of the provider of that course;
 - c. the loan amount that is to be re-credited;
 - d. the applicant's student identifier (if any);
 - e. any documents supporting the applicatStudent Enquiry Line

11. Tuition assurance

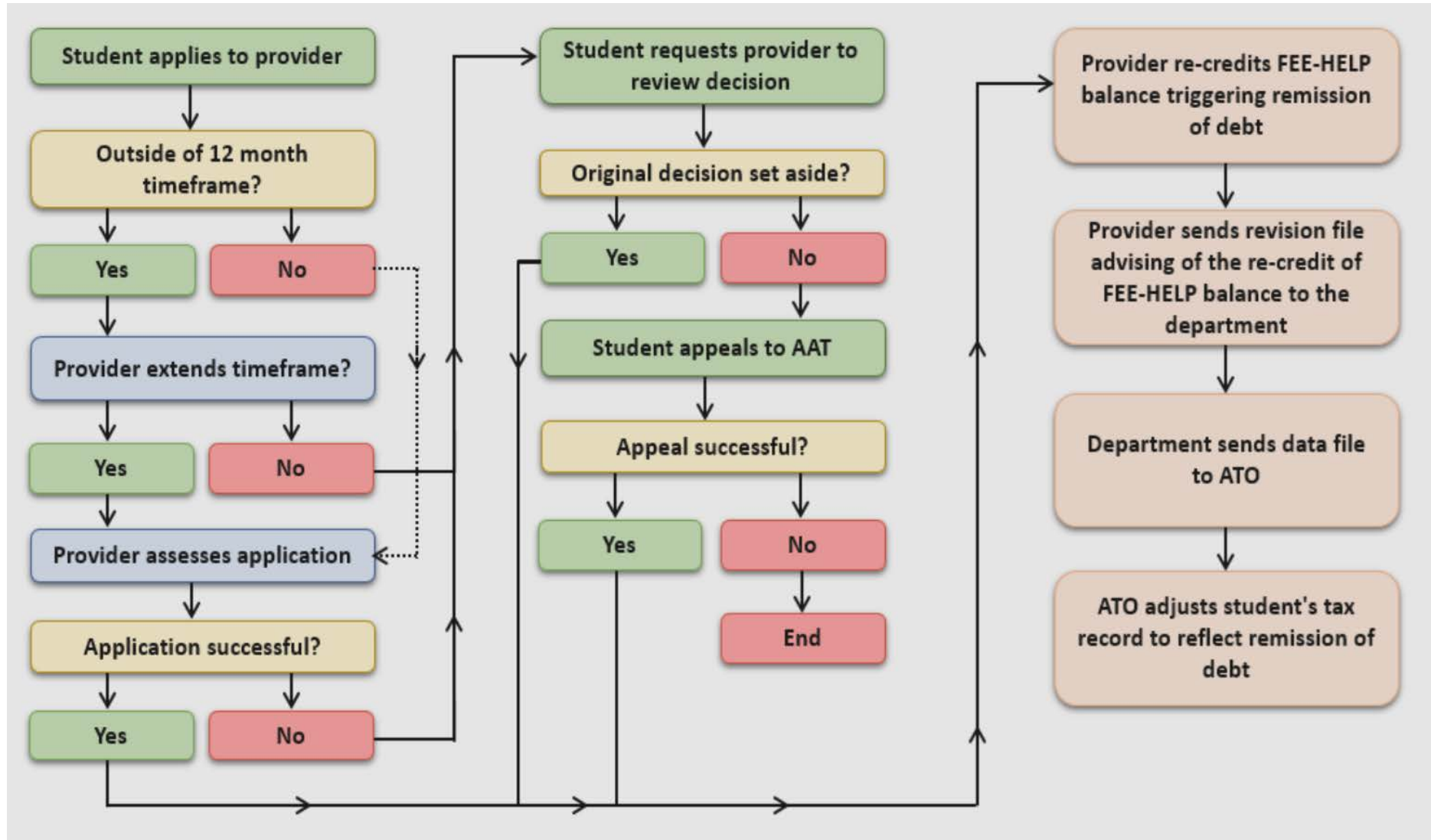
We are committed to ensuring that the fees paid by students are protected under the requirements of the *Standards for Registered Training Organisations 2015* and the *Higher Education Support Act 2003* (Cth).

12. Complaints and appeals

A student may raise a complaint or appeal about eligibility for funding or refunds by following our Complaints and Appeals Policy and Procedure available at each campus location and on our website at <https://www.partnersintraining.edu.au/student/#documents>.

12.1. VET Student Loans re-credit Application & Appeal procedures

Review procedure flowchart

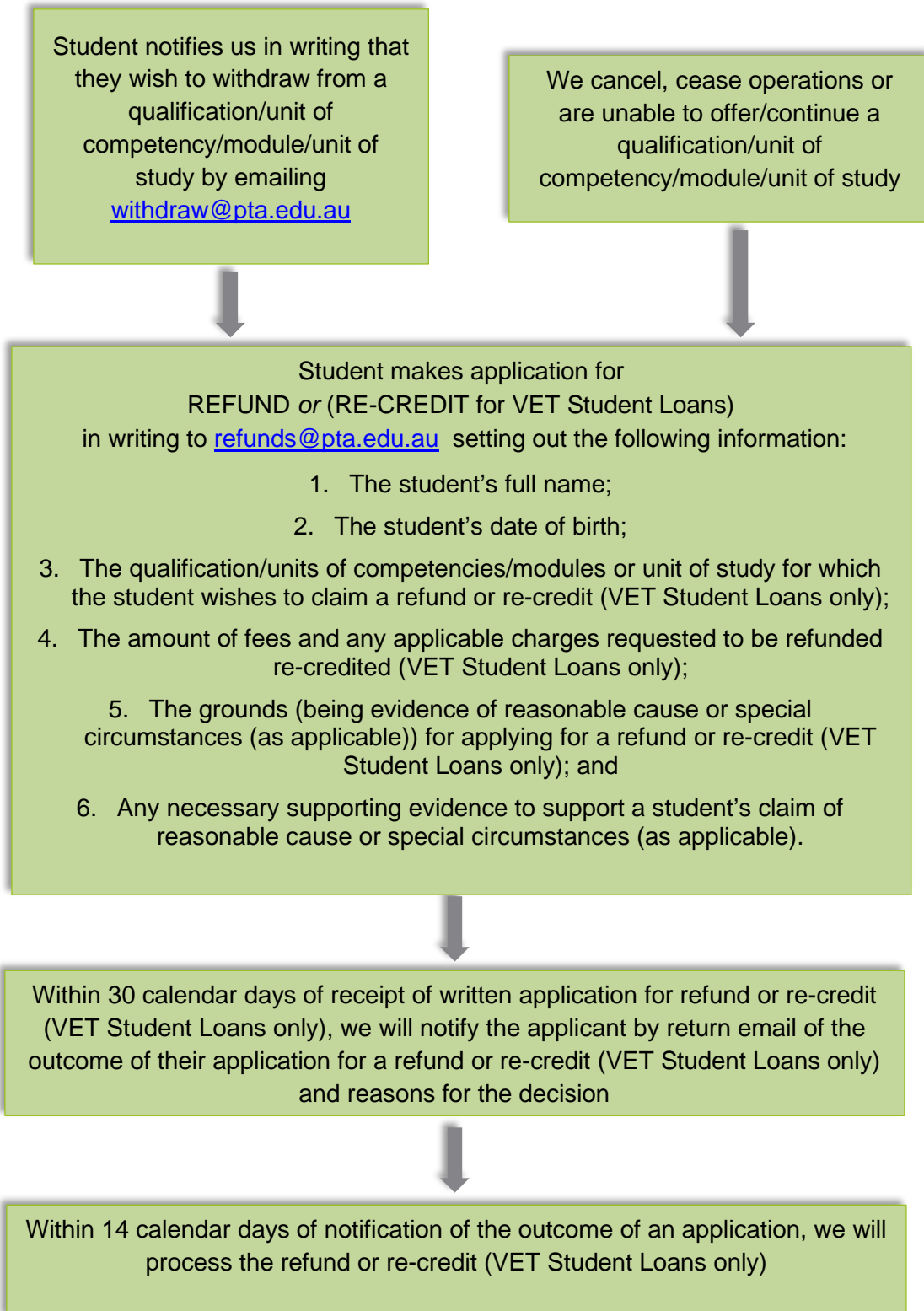


STUDENT FEES AND CHARGES POLICY AND PROCEDURES

APPENDIX 1 – Table of Refunds

Student type	Refund of tuition fee	Refund of the admin fee	Tuition assurance	Ref
1: 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
2: Fee for Service students & HLT54115 Diploma of Nursing students (excluding VET Student Loans students)				
Student withdraws from course in writing BEFORE course commencement	Full refund on what the student has already paid	No refund	Applicable if more than \$1500 paid upfront	s 9.2
Student withdraws from course in writing within 4 weeks after course commencement	What the student has already paid – \$500	No refund	Applicable if more than \$1500 paid upfront	s 9.2
Withdrawal between 5 to 8 weeks after course commencement	What the student has already paid – \$1000	No refund	Applicable if more than \$1500 paid upfront	s 9.2
Student withdraws from course in writing at any time after 8 weeks	What the student has already paid – the tuition liable according to their progression	No refund	Applicable if more than \$1500 paid upfront	s 9.2
3: VET Student Loans student				
We cease 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 10.6
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 10.5
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	Fees
Administration set up fee (once only)	Up to \$5.50
Direct Debit Bank Account Transaction Fee	\$1.00
Visa / Mastercard: Debit / Credit Merchant Service Fee	1.90% of the transaction fee (min \$0.79)
Credit card failed payment fee	\$0.79
Payer Dishonour Fee	\$14.80
Re-debit Dishonour Fee	\$2.75