

FEES, REFUNDS AND PAYMENT POLICY

Document Title	Fees, Refunds and Payment Policy Standards for RTOs 2025- Outcome Standard 2.1 and Compliance Requirements Clause 18 (Prepaid Fee Protection Measures)
Approval Date	12/01/2026
Next Review Date	12/01/2027 or following a significant change
Applies To	All Students

Document History

Version	Date	Summary of Change	Approved By
1.0	12/01/2026	Merged the Fees, Fee Protection and Invoicing Policy with the Refund Policy and Procedure into a single Fees, Refunds and Payment Policy, aligned to the Standards for RTOs 2025 — replaced 2015 Standards clause references (5.3–5.4, 7.3) with Outcome Standard 2.1 and Compliance Requirements Clause 18; reconciled the two documents' prepaid-fee provisions by confirming Asuria's \$1,500 cap-and-payment-plan approach as its chosen Clause 18 compliance strategy; corrected refund schedule tables and added explicit Australian Consumer Law rights	Compliance

Policy

This ASURIA policy provides clear and accurate information to current and prospective learners about fees and charges, fee protection, invoicing, and refunds. It brings together what was previously two separate documents the Fees, Fee Protection and Invoicing Policy and the Refund Policy and Procedure because the Standards for Registered Training Organisations (RTOs) 2025 (the 2025 Standards) treat this as one continuous disclosure to students: fees, payment terms, and refund arrangements must all be made available together, before enrolment or before any fee is required to be paid, whichever comes first.

This policy meets ASURIA's relevant legislative and contractual requirements, including:

- Outcome Standard 2.1 (Information) of the 2025 Standards — VET students have access to clear and accurate information about fees, costs, payment terms and conditions, and refund policies, before enrolment or before any fee is required to be paid;
- Compliance Requirements Clause 18 (Prepaid Fee Protection Measures) of the 2025 Standards;
- The Competition and Consumer Act 2010 (Cth), including the Australian Consumer Law; and
- Relevant State Training Authority requirements for government-funded training.

1. Fees, Charges and Refunds — What Students Are Told, and When

ASURIA directs the learner to all relevant information about fees, charges and applicable refunds prior to enrolment or commencement (whichever comes first), consistent with Standard 2.1. The information made available includes:

- Tuition and Material Fees payable to ASURIA;
- Payment terms and conditions;
- Deposits and refunds; and
- This Fees, Refunds and Payment Policy in full, available on our website and in the Participant Handbook.

2. Government-Subsidised Training

If the Participant is eligible for a State Government subsidy, the State Government may pay some or all of the cost of the course, and the Participant may be required to pay a contribution as per the relevant State Government Funding Contract.

If the Participant contribution is greater than \$1,500, refer to Section 8 (Pre-Paid Fees and Fee Protection) below.

3. Fee-Paying Students (Non-Government-Subsidised Training)

ASURIA sets its own price for all fee-paying students. This price is determined by reviewing historical data and competitive prices from other providers in the region.

4. Invoicing

When enrolling into a program, specific Participant data is captured on the enrolment form and entered onto ASURIA's Student Management System (SMS), including:

- Eligibility for any applicable State Government funding;
- Invoicing to a Referral Agency or Employer/Organisation; and
- Any relevant concession discounts.

Once entered onto the SMS, the system selects the appropriate pricing model (pre-programmed by ASURIA) for raising an invoice for that training program. This may be a zero contribution, a part-contribution, or a full fee-paying contribution.

4.1 Participant Paying

If a Participant is paying their own Tuition and Materials fees, the invoice is made out to the name on the enrolment form and posted to the Participant at their mailing address. Invoices can also be emailed on request.

4.2 Referral Agency / Employer Paying (e.g. Employment Services Provider)

If a Participant has advised that their referring agency or employer is paying the account, a Purchase Order and/or Authority to Invoice must be provided by the student. No invoice is raised until a PO is provided; where a PO is not provided, the Participant is invoiced directly.

4.3 Fully Subsidised

If the relevant State Government funding contract allows for a full subsidy of enrolment fees and charges, no invoice is raised, as per the pricing model selected.

5. What Fees Cover

Invoices are broken down into two sections — tuition and materials.

- Tuition fees are GST-exempt.

- Tuition fees are set as per the relevant State Government funding contract, or ASURIA's fee-paying price list.

Materials fees are based on all non-tuition items and include:

- Textbooks and/or learner guides;
- Printed items, including folders;
- Stationery provided, including USBs; and
- Any other program-specific required item(s).

All materials fees are listed on ASURIA's price list as a separate line item and include GST.

6. Credit Transfer

Regardless of whether a Participant is government-funded or fee-paying, there is no charge for undertaking a Credit Transfer. For fee-paying students, the invoice for training may be reduced on a pro-rata basis, depending on the number of units of competency processed as Credit Transfer, consistent with Standard 1.7.

7. Payment of Fees

- Unless requested or specified otherwise, fees are due at the commencement of the course.
- For all short courses (1- or 2-day programs), payment is required in full prior to course commencement. Short-course program costs do not exceed \$1,500.
- As fees for skill sets and full qualifications may exceed \$1,500, refer to Section 8 (Pre-Paid Fees and Fee Protection) below.
- Invoices issued to an Employment Services Provider, other referring agencies, or employers are also due for immediate payment.
- Any Participant with outstanding fees will not receive a Certificate, Statement of Attainment, or Statement of Results until all fees are paid in full — see the AQF Certification Issuance Policy.

8. Pre-Paid Fees and Fee Protection

Under Compliance Requirements Clause 18, where an RTO or third party receives prepaid fees exceeding \$1,500 from or on behalf of a student for the same course, the RTO must implement a fee protection measure for example, an unconditional bank guarantee, a tuition assurance scheme membership, or another ASQA-approved arrangement.

ASURIA's approach is to avoid triggering this requirement altogether: ASURIA does not accept payment of prepaid fees exceeding \$1,500 from an individual learner. Where course fees exceed \$1,500, a payment plan structure for the individual learner is documented and agreed on the ASURIA Payment Plan Form, so that no more than \$1,500 is ever held prepaid at one time for that course.

9. How to Apply for a Refund

A student must complete the 'Refund / Cancel Payment Plan Request Form' to apply for a refund. This form is available on our website under Training and Skills (Fees, Refunds and Payment Policy).

All refund requests must be accompanied by:

- A withdrawal request email to Student Support (support@asuria.com.au); and
- Proof of extenuating circumstances, if applicable.
- The request will be processed within fourteen (14) working days of Asuria receiving the completed application.

- The refund will be paid in Australian dollars to the student.
- Fees paid by a third party are not refundable to the student but will be paid to the third party.
- Details of every refund are maintained in the student's file.

Once course material (textbooks or resources) has been handed to a student, it becomes the student's property and is considered second-hand — no refund will be provided for that material.

10. Refund Schedule

10.1 Asuria Withdraws or Is Unable to Deliver the Course

- Full refund of tuition fees paid and materials (if materials are charged separately and not yet handed to the student); or
- Asuria may arrange an alternate course at no extra cost to the student, as an alternative to refunding the course fee. If the student agrees, Asuria is not liable to refund the money owed for the original enrolment. The student must sign a new agreement confirming they have accepted this option.

10.2 Withdrawal On or Before the Agreed Commencement Date

If a student is unable to commence their course, an email must be received by Student Support (support@asuria.com.au) at least 48 hours prior to the scheduled commencement date.

Course Type	Refund Outcome
Most courses	Full refund of tuition fees paid, and course material fees (if charged and not handed over), within 14 working days.
Short courses (1–2 days)	No refund of tuition fees or course material fees (if charged), subject to the Australian Consumer Law rights set out in Section 13.
All Certificate-level qualifications	The refund request must be accompanied by a copy of the Course Withdrawal email sent to Student Support and must be submitted within 48 hours of the course withdrawal date (last date of attendance).

10.3 Student Withdraws After Course Commencement — Fees Paid in Advance

Timing of Withdrawal	Refund of Tuition Fees Paid
Within 2 weeks of course commencement	Full refund (no refund of course material fees, if paid)
Between 3–4 weeks from course commencement	50% of tuition fee refunded (no refund of course material fees, if paid)
More than 4 weeks after course commencement	No refund (no refund of course material fees, if paid), subject to the Australian Consumer Law rights set out in Section 13

For all Certificate-level qualifications, the refund request must be accompanied by a copy of the Course Withdrawal email sent to Student Support and must be submitted within 72 hours of the course withdrawal date (last date of attendance), to ensure any future direct debit or credit card authorisations are halted in time.

10.4 Student Withdraws After Course Commencement — Payment Plans

Timing of Withdrawal	Payment Plan Outcome
Within 2 weeks of course commencement	All payment plan collections stop.
Between 3–4 weeks from course commencement	Payment plan collections continue until 50% of the tuition fee has been paid.
More than 4 weeks after course commencement	Payment plan collections continue for the full amount of tuition and course material fees (less any deposit already paid).

Where a student closes the bank account or credit card linked to a continuing direct debit or credit card authorisation, any outstanding balance will be referred to a debt collector.

10.5 Extenuating Circumstances

The assessment of extenuating circumstances is the responsibility of the RTO Manager/Nominee, who assesses each request on a case-by-case basis.

11. Extra Cost or Change in Circumstances

This policy sets out the standard refund schedule for a student-initiated withdrawal. It does not limit or replace a student's rights where Asuria itself is unable to deliver the agreed services, where a training product Asuria offers is superseded, removed, or deleted from the National Register, or in any other circumstance covered by the Standards for RTOs 2025 or Australian Consumer Law — see Sections 8 and 13.

12. Appealing Refund Decisions

- All students have the right to appeal a refund decision made by Asuria. Students can access the Complaints and Appeals Procedure on our website, linked at the bottom of the page under Complaints and Appeals Policy.
- This policy does not remove a student's right to take action under Australia's consumer protection laws, or to pursue other legal remedies where necessary.

13. Your Rights Under Australian Consumer Law

This policy does not remove, and is not intended to limit, a student's rights under Australia's consumer protection laws, including the consumer guarantees in the Australian Consumer Law (Schedule 2 to the Competition and Consumer Act 2010 (Cth)). Where those laws entitle a student to a remedy — including a refund — that is more favourable than what this policy would otherwise provide (for example, where Asuria fails to deliver a service with due care and skill, or fails to deliver within a reasonable time), the student's statutory rights apply, regardless of the internal timeframes set out in Section 10.

Students also retain the right to pursue other legal remedies where necessary, in addition to using Asuria's internal refund and appeals processes.

14. Who's Responsible for What

Role	Responsibility
Student Support Team	Directs learners to fee, payment and refund information before enrolment; captures fee-relevant enrolment data in the SMS; receives and processes refund and payment plan requests within 14 working days.
Finance Team	Raises invoices per the SMS pricing model; manages PO/Authority to Invoice arrangements; processes approved refunds and payment plan changes; monitors that the \$1,500 prepaid cap is not exceeded for any individual learner.
RTO Program Manager	Assesses extenuating circumstances claims; approves alternate course arrangements in place of a refund; oversees compliance with Clause 18 and this policy, including monitoring whether ASURIA's prepaid-fee practice continues to avoid triggering fee protection measures.
Student	Provides accurate enrolment and funding information; submits refund or payment plan requests with required documentation within the applicable timeframe.

15. Records

Details of every fee arrangement, invoice, payment plan and refund request and outcome are retained on the student's file, together with any supporting documentation, in accordance with Asuria's Records Management Policy, and made available to ASQA on request.