



Fees and Refund Policy and Procedure

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Contents

PURPOSE	3
SCOPE.....	3
RELEVANT STANDARDS, ACTS AND LEGISLATION.....	3
DEFINITIONS.....	3
POLICY statement	4
Procedures	5
POLICY STATEMENT 1: Frontier will publish or provide all relevant information about fees, refund and payment terms and conditions prior to the enrolment or commencement of any course offered by Frontier Institute of Technology to allow learners to make informed decisions about the course that they wish to enrol in within Frontier’s scope.....	5
POLICY STATEMENT 2: Frontier is committed to ensuring that the rights of all of its consumers are respected and upheld and will do it diligently by following up on payment failures through written pre-agreed guidelines.	8
POLICY STATEMENT 3: Frontier is committed to ensuring that the rights of all of its consumers are respected and upheld and will do it diligently by ensuring learners have access to the appeal process where there are any conflicts of interest regarding fees and refunds outcomes.....	9
4. POLICY STATEMENT 4: Frontier will record all invoices and payment transactions in an established and secure finance management cloud-based software for a period of 1 year after the course completion date.	9
Policy Further Information.....	10
Revision history.....	10
Accountabilities.....	10
Who should know this policy?	10
Effectiveness of this policy.....	10
Related policies and documents:.....	10

PURPOSE

The purpose of the 'Fees and Refund Policy and Procedure' is to ensure that Frontier has a standard procedure to publish all refund arrangements and associated fees related to the courses within Frontier's scope. Frontier will ensure through this policy that all fees and refund arrangements are readily made available in every pre-enrolment collateral and website to enable learners to make an informed decision prior to enrolment. According to this policy and procedure, Frontier will implement an outlined procedure to collect and refund fees to ensure that sufficient support is provided in the event of withdrawal, deferment or cancellation.

SCOPE

This policy applies to all enrolments in courses offered by Frontier Institute of Technology, including all:

- VET courses;
- Short Courses;
- Accredited courses.

This policy applies to:

- Students;
- The administration department;
- Student Support officers;
- Marketing employees;
- Business development employees;
- The accounts department;
- Third Party Providers;
- The CEO, the Compliance Manager and the Operations Manager will be responsible to ensure compliance with this policy.

RELEVANT STANDARDS, ACTS AND LEGISLATION

Standards for Registered Training Organisations (RTOs) 2015 – Clauses 5.1, 5.2, 5.3, 7.3

National Vocational Education and Training Regulator Act 2011 (the Act).

DEFINITIONS

SRTO	<p>Standards for Registered Training Organisations (RTOs) 2015</p> <p>Standards for Registered Training Organisations. A legislative instrument describing the minimum standards to be met by RTOs through the VET Quality Framework. http://www.asqa.gov.au/about-asqa/national-vet-regulation/vetquality-framework.html</p>
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Registered Training Organisation (RTO)	A training organisation authorised to deliver VET Programs and courses.
TAS	Training and Assessment Strategies are the methods adopted by an RTO, with respect to Training and Assessment, designed to enable learners to meet the requirements of the Training Package or accredited course.
AQF	Australian Qualifications Framework
VET	Vocational education and training
ASQA	Australian Skills Quality Authority (ASQA), the national regulator of Australia’s vocational education and training sector
Deferment	The action of putting a course off to a later time; a course postponement.

POLICY STATEMENT

1. Frontier will publish or provide all relevant information about fees, refund and payment terms and conditions prior to the enrolment or commencement of any course offered by Frontier Institute of Technology to allow learners to make informed decisions about the course that they wish to enrol in within Frontier’s scope.
2. Frontier is committed to ensuring that the rights of all of its consumers are respected and upheld and will do it diligently by following up on payment failures through written pre-agreed guidelines.
3. Frontier is committed to ensuring that the rights of all of its consumers are respected and upheld and will do it diligently by ensuring learners have access to the appeal process where there are any conflicts of interest regarding fees and refunds outcomes.
4. Frontier will record all invoices and payment transactions in an established and secure finance management cloud-based software for a period of 1 year after the course completion date.

PROCEDURES

The following procedures set out the process, tools and staff responsible to execute the policy statements above.

POLICY STATEMENT 1: Frontier will publish or provide all relevant information about fees, refund and payment terms and conditions prior to the enrolment or commencement of any course offered by Frontier Institute of Technology to allow learners to make informed decisions about the course that they wish to enrol in within Frontier's scope.

Frontier will ensure that all relevant information about fees, refund and payment terms and conditions are published in all pre-enrolment documents and other type of collaterals, wherever applicable, to enable learners to make informed decisions about enrolling and undertaking any courses within Frontier's scope. Frontier updates its courses' fees on a continuous basis depending on if there is a demand as per the market trend. Frontier will undertake the following process to update any courses' fees:

1.1. Policy information

Frontier rigorously studies the competitor market and the buyer personas to ensure that all students are provided with the best and most affordable fees for all the courses within Frontier's scope. The Business or the marketing team present a fees' research report at the weekly business and marketing meetings and if, after analysing the information presented, the suggestions are approved by the majority of the stakeholders present in the meeting, who are the business and marketing employees, the operations manager and the CEO, a process for the amendment of the fees for the training product initiates. The Business team proposes a fees transition plan, that specifies:

- Market needs;
- Proposed new fees and respective training products;
- New fees implementation action plan;
- Date for releasing new fees;
- Collaterals and website update action plan;

Whenever there is a new fee update in any training products within Frontier's scope, the new fees are not applicable to any ongoing learners and a period of a month is allocated for the publication of the new fees so that current negotiations do not get impacted. The new fees are applicable to all potential learners that enquire about any training products from the date the new fees have been published.

The fees related to student support services, resources costs, administration fees or won't be affected. Those fees are reviewed every 3 years.

All fees associated with tuition costs and student support services are published in all pre-enrolment and enrolment collaterals and on Frontier's website. Please refer to APPENDIX: FEES for an updated version of Frontier's Indicative Course Fees.

1.2. Cooling off period

A standard cooling off period of 5 calendar days apply to all the training products and services offered by Frontier except where mentioned. The 5 days cooling off period is effective from the time the invoice has been paid by the learner or by a third party on behalf of the learner. To be effective, the student must give us a written notice at any time during the 5-calendar day cooling off period.

If a learner withdraws or cancels their enrolment within the cooling off period, the learner is eligible to receive a full refund of the tuition fees, minus the administration fee. If a learner requests for a refund after completion of the cooling period the refund procedure mentioned in this policy applies.

1.3. Refund procedure

Frontier has a standard refund procedure that is reviewed every 3 years if not directed by any regulatory departments. The refund procedure is published on Frontier's website and also in the student handbook. The course information booklet also contains information about the refund procedure. Learners who enrol in a VET or accredited course/s offered by Frontier is required to make an initial payment of AUD 250 towards the administration fee which is non-refundable. For learners who enrol for the Recognition of Prior Learning (RPL) delivery method should make an initial payment of AUD 1500 out of which AUD 250 is non-refundable. Learners who enrol in a short course will need to make a non-refundable full payment while enrolling in the course. The refund procedure includes:

- a. If a learner withdraws from a short course offered by Frontier:

No refund is applicable.

- b. If a learner withdraws prior to commencement of a VET or accredited course regardless of the assessment or delivery method:

An administration fee of AUD 250 will be discounted of the amount the learner has paid as initial deposit.

- c. If a learner withdraws during the course delivery and assessment period or after the course completion:

No refund is applicable.

Exception:

A refund is provided to learners that have paid in advance for courses that have not started or for units that have not been delivered. The excess will be calculated on the total units that have been delivered and the units that have not been delivered. If learners have paid in advance for units that have not been delivered and assessed, Frontier will refund the learner for those units of competency. The cost per unit will be based on the total tuition fees divided by the total number of units of competency. If the learner has paid for any other resource or support fees and has not accessed them yet, the monies will be fully refunded.

- d. In the event where Frontier ceases to operate due to any regulatory or non-regulatory decisions:

A refund is provided to learners that have paid in advance for courses that have not started or for units that have not been delivered. The excess will be calculated on the total units that have been delivered and the units that have not been delivered. If learners have paid in advance for units that have not been delivered and assessed, Frontier will refund the learner for those units of competency. The cost per unit will be based on the total tuition fees divided by the total number

of units of competency. If the learner has paid for any other resource or support fees and has not accessed them yet, the amount will be fully refunded.

- e. Learners enrolled for Recognition of Prior Learning (RPL) and withdraws in the middle of the RPL process:

No refund is applicable.

The above is applicable to any student that has been directly recruited by Frontier or referred by any third-party provider. Requests for refunds must be made in writing by filling out the withdrawal form and submitted to support@frontier.edu.au or studentsupport@frontier.edu.au. Frontier will notify learners in writing within 5 working days on the outcome of the refund. If granted, learners will receive their bank transfer as per Frontier's fortnightly payment calendar.

When the fees are collected by a third-party provider, the learner must still submit a refund request form to Frontier. Frontier will review it and advise the third-party provider a refund is applicable based on the above-mentioned criteria. If granted, learners will receive their bank transfer as per Frontier's fortnightly payment calendar.

1.4. Fees Payment arrangements:

Frontier is committed to ensure the learner's journey is comfortable while they are undertaking their course with us. Affordability of courses fees is one of the key aspects that may abort or disrupt the learner's objective to complete their course successfully. Therefore, Frontier has partnered with different providers to ensure that learners have different payment options they can choose from.

Frontier offers 6 different convenient payment options to its learners:

Study loans is Australia's first dedicated private student loan provider. It allows students to have full control over their loans by empowering them to manage and track loans effectively, with simple terms, a responsible funding method and a dedicated student access portal.

Ezypay: This option is for students who want a convenient payment process to save time. Payments can be done weekly, fortnightly or monthly. Learners must contact the administration officer to set up a suitable payment plan that can fit their budget.

Frontier has also partnered with **Verto Skill to Transform**, a community-owned, not-for-profit organisation delivering a range of apprenticeship, community support, employment and training services to assist individuals, employers and industries. Learners can check their eligibility at <https://www.verto.org.au/>.

Openpay is a payments technology company based in Australia that allows learners to purchase what they want and need while spreading repayments over time and attracting no interest costs.

Trade Support Loans: Australian Apprentices may be eligible for financial assistance from the Australian Government to help with the costs of undertaking an apprenticeship. For more information about it, please refer to <https://www.australianapprenticeships.gov.au/aus-apprenticeships-incentives>.

Learners can also pay their fees directly with **Frontier's accounts department** on the phone 03 9041-1820 or via email accounts@frontier.edu.au.

1.5. Payment terms and conditions

Frontier will publish all payment terms and conditions in the course information booklet, website and other pre-enrolment and enrolment collaterals for learners to make informed decisions. Reminders of payment terms and conditions will be sent out to enable learners to complete their course duration effectively while ensuring they are paying their fees on time. These terms and conditions also provide a commitment from the RTO, ensuring that Frontier will do it diligently by following refund conditions and processing any refund requested with the provision that learners can appeal whenever an uncertainty that Frontier is failing to fulfil the procedures set in this policy rises. These payment terms and conditions are as follows:

- All fees and charges are indicative to change and learners must confirm respective fees and charges are agreeable prior to enrolment.
- Neither Frontier nor any of our Third-Party providers will accept more than AUD 1500 as the first initial deposit prior to enrolment or upon enrolment.
- Frontier's payment arrangements with different providers have their own payment conditions which must be read and agreed prior to committing to such payment arrangements.
- Frontier will refund in full the monies paid upon withdrawal prior to enrolment or on enrolment minus AUD 250 administration fee.
- Frontier's will not refund any learner that withdraws amidst the course period.
- Frontier will not refund any monies when a learner withdraws amidst the Recognition of Prior Learning (RPL) process.
- Frontier will refund any monies paid upfront for courses that have not started or for units that have not been delivered.
- Frontier's invoice must be paid on time as per the due date on invoice.
- A standard cooling off period of 5 calendar days from the date of commencement of an enrolment will apply. The 5 days cooling off period will commence from the date the invoice has been paid. Learners who wish to withdraw during this cooling off period is eligible for a refund or partial refund. After completion of the cooling off period the refund policy outlined in this policy applies.
- Frontier will issue two warning letters within 20 working days in late payment cases, thereafter payment collection will be handed to debt collector.
- Frontier strongly encourages learners to read the Fees and Charge schedule and Fees and refund policy and procedure prior to enrolment.
- Frontier's promotional discounts are subjective to change and may be one on one and they are not reflected in the Fees and Charge schedule.

POLICY STATEMENT 2: Frontier is committed to ensuring that the rights of all of its consumers are respected and upheld and will do it diligently by following up on payment failures through written pre-agreed guidelines.

Frontier will invoice learners as per the agreed payment schedule determined during the enrolment stage. If learners opt to use one of Frontier's partners, the procedures will vary as per the financial service provider's terms and conditions.

When a learner fails to pay the invoice within the due date, Frontier will grant the student 20 working days to clear the payment. Learners will receive a courtesy 'follow up reminder' about the pending invoice payment. On 20th working day, the accounts department will send the 'warning letter' followed by a phone call to discuss on payment arrangements that best suit the learner and Frontier. If learners fail to respond to the warning letter within 20 working days, the matter will be then handed over to debt collector for further payment follow up.

POLICY STATEMENT 3: Frontier is committed to ensuring that the rights of all of its consumers are respected and upheld and will do it diligently by ensuring learners have access to the appeal process where there are any conflicts of interest regarding fees and refunds outcomes.

Frontier respects every individual and is committed to provide the best customer service possible. If learners have any concerns related to fees and refund, they can always activate the complaint and appeal process as explained in the complaint and Appeal Policy and procedure. The complaint and appeal process for fees and refund will evaluate whether Frontier has at any point of time failed to comply with the Fees and Refund policy or has bridged any Consumer Protections rights and responsibilities as per the current Consumer Act Australia.

4. POLICY STATEMENT 4: Frontier will record all invoices and payment transactions in an established and secure finance management cloud-based software for a period of 1 year after the course completion date.

Frontier uses XERO, an online accounting software, as the invoicing and bookkeeping software and ensures that all invoices are sent through XERO. Reports with all transactions are maintained as live information for a period of 1 year. Upon completion of the fiscal year, the transaction history is archived, however, the learner's invoice history is kept for a period of 1 year from the day of the course completion. After that, the learner's invoice history is also archived and stored as an archived version for a period of 5 years. After 5 years, all information related to transactions are deleted.

This procedure also applies to learners that have opted to use one of Frontier's partners for payments.

POLICY FURTHER INFORMATION

Revision history

Revision	Approved/Rescinded	Date	Responsible	Document reference
V 1.0	Approved	Oct 2016	Lupa Borah	Fees and Refund Policy
V.2.0	Approved	Nov 2017	Lupa Borah	Fees and Refund Policy
V 3.0	Approved	Aug 2020	Lupa Borah	Fees and Refund Policy and Procedure
V 4.0	Approved	Nov 2020	Lupa Borah	Addition of section 1.2 Cooling off period
V 5.0	Approved	March 2021	Lupa Borah	Addition of information in section 1.3,1.5

Accountabilities

Implementation: Administration Manager and Accounts Manager

Compliance: Compliance Manager

Monitoring and evaluation: Administration Manager and Accounts Manager

Development/Review: CEO/Compliance Manager

Approval authority: CEO

Who should know this policy?

All marketing and business development employees, all administrative officers, the Administration Manager, the Compliance Manager, the accounts department and the CEO.

Effectiveness of this policy

Performance indicator(s): Reduce the number of fees and refund related complaints and issues.

Related policies and documents:

Documents:

Course Information Booklets

Course brochures

Enrolment Form

Student Handbook

Withdrawal and deferment form

Payment Follow Up Reminder

Warning Letter

Policies:

Pre-enrolment and enrolment policy

Record Keeping Policy

Withdrawal, deferment and cancellation policy

Student Support Policy

Complaint and Appeal policy