



FEE ADMINISTRATION AND REFUND POLICY

RELEVANT STANDARD(S):

Standards for Registered Training Organisations (RTOs) 2015	Standard 5 Chapter 2 - Enrolment - Clause 5.1-5.4 Standard 7 Chapter 2 - Enrolment - Clause 7.3
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PURPOSE

CEMO College adheres to relevant compliance and legislative frameworks, such as the Standards for Registered Training Organisations (SRTOs 2015). As such, CEMO College will provide transparency in the application and administration of fees, including refunds, and will implement a fair and reasonable refund process according to Australia’s consumer protection laws.

The purpose of this policy is to provide for the appropriate application and administration of fees and handling of client refunds.

POLICY PRINCIPLES

CEMO College implements fair and reasonable refund practices and transparent processes for fee application and administration. CEMO College will ensure that:

1. prospective students are aware of its fee policies in order to make informed decisions about enrolment in a course;
2. its fee and refund policy is prominent and accessible to its staff, prospective students, and existing students;
3. it implements and maintains a process for fair and reasonable refunds and fees paid; and
4. it provides refunds for fees and charges paid by clients, where training and assessment activities have not been delivered

Fee Administration Policy Principles

Fee Information

1. CEMO College will inform its prospective students and employers (if applicable) of the full and accurate course fees associated with the training and the refund policy before enrolment.
2. CEMO College will ensure that the fee and refund policy is accessible to its staff, prospective students and existing students. The fee information will include, but will not be limited to the following information:
 - a. Breakdown of the course fee (if any)
 - b. Fee and Refund Policy



- c. Incidental fees
 - d. Compulsory fees
 - e. Additional charges or co-contributions
 - f. Methods of fee collection
 - g. Process for recovery of outstanding student fees
3. For any incidental fees that may be applicable, CEMO College will inform the prospective student before enrolling that such fees are a charge for an essential good or service and that the student has a choice of acquiring this from a supplier other than CEMO College.

Fee Administration

1. CEMO College will only charge fees for accredited training in accordance with the fee information published and provided to the prospective student and the Fee Administration and Refund policy.
2. CEMO College will retain accurate course fee payment, waiver, exemption or refund record for each student.
3. CEMO College will require payment prior commencement of training as well as pre-payment plans for students.
4. CEMO College will apply standard student fees for Fee-for-Service (FFS) students.
5. CEMO College will allow participant course fees to be paid on behalf of the student by their employer or another third party (if applicable).
6. CEMO College will maintain arrangements for the protection of any fees paid in advance in accordance with 7.3 of the Standards for RTOs.

Fee Payment Arrangements

1. CEMO College ensures that its financial practices promote the protection of fees (paid in advance and exceeding \$1,500) made by any student. CEMO College will only adhere to the accepted fee protection measure to protect fees in excess of the threshold fee amount of \$1,500 as stated in Schedule 6 of the Standards for RTOs.
2. CEMO College implements a fee payment plan and will only collect upon enrolment a non-refundable enrolment administration fee of 25% of the full course fee payable (non-discounted) or a minimum of \$250 (whichever is greater) included in the first instalment of the tuition fee.
3. Tuition fees are broken into instalment payment plans to ensure students do not pre-pay fees over \$1,500. Schedule of the payment plans are outlined in the student enrolment forms.
4. Fees must be paid in full before certification will be issued.



5. If payment instalment/arrangements are in place, and a payment becomes overdue and remains unpaid for a period in excess of 14 days, CEMO College reserves the right to suspend the student's learning or assessments (or both) until all fee payments are up to date.
6. Flexible payment arrangements, such as instalments, credit card, and direct debit, cheques and EFT remittance are acceptable to accommodate the diverse financial situations of clients.

Outstanding Student Fees

1. Non-payment of fees by the due date for continuing enrolments will result in suspension of training. CEMO College will notify all parties in writing if suspension. Once payment has been finalised, parties will be notified of the recommencement of training.
2. CEMO College may charge a recommencement fee for any suspended training to cover administration costs.
3. CEMO College will not issue SOAs or Certificates if training fees are outstanding.
4. CEMO College will inform students of its process for the recovery of outstanding student fees prior to enrolment through the Fee Administration and Refund Policy.

Refund Policy Principles

1. Details of CEMO College's Refund Policy are publicly available to prospective students and employers (if applicable), staff and existing students and employers (if applicable).
2. CEMO College will make students aware of the refund policy prior enrolment.
3. With regard to all withdrawal of training, CEMO College will first encourage a student to continue training or provide other options such as enrolling to another course date, prior to processing refund applications.
4. All refund requests made to must be done in writing via the **Refund Request Form**. CEMO College will only acknowledge, and review requests based on information provided through the form. Exemptions are made to mitigating circumstances, provided there is supporting evidence.
5. No refunds will be issued for cancellations outside of the Refund Period.
6. For refund applications within the Refund Period, the Refund Request Form must be received by CEMO College within the Refund Period. A refund of the course fee, less the applicable Administrative Fees will only be issued if all above criteria have been met and the student has no previous outstanding monies with CEMO College.
7. CEMO College requires written notification of withdrawal from training; this may be via letter, email or the completion of the **Withdrawal from Training Form**. Refund will be assessed upon receipt of the



request. Statement of fees that includes all fees applied and any fees refunded (if applicable) will be provided where a student withdraws from training.

8. CEMO College will process refund requests within 1 week from the day of receipt. The reimbursement procedure for approved refunds may take up to 4 weeks.
9. A non-refundable administration fee of 25% of the full course fee payable (non-discounted) or a minimum of \$250 (whichever is greater) will be subtracted from any refund granted under the terms and conditions outlined in this policy.
10. All refunds will be paid to the person or organisation that originally paid the fees.
11. CEMO College does not provide refund where:
 - a. A client has commenced their course/unit
 - b. There are changes to work hours
 - c. Moving interstate
 - d. Student leaves before full course completion and does not complete qualification after assessment
 - e. Recognition resources and services have been supplied to the client.
12. CEMO College may provide consideration for refund for students who have commenced training with the discretion of the CEO/ Administration Manager.
13. CEMO College does not accept liability for loss or damage suffered in the event of withdrawal from a course by a student.
14. CEMO College provides a full refund to all student, should there be a need for CEMO College to cancel a course. In the first instance, CEMO College will (where possible) provide an opportunity for the student to attend another scheduled course. If CEMO College cancels a course, student do not have to apply for a refund; CEMO College will process the refunds automatically.
15. Refunds for cancellation of enrolments and other conditions are granted based on the refunds table in the annex of this policy.

MONITORING AND IMPROVEMENT

The CEMO College Administration Manager is responsible for ensuring compliance with this policy. The Administration Team of CEMO College will process refund requests.

CEMO College's CEO and/or Administration Coordinator is responsible for all continuous improvement processes in relation to the fee administration and refund policy and procedure and ensuring all staff, including those from the third-party providers are complying with the provisions of this policy.



Annex

CEMO College Refunds Table

1. CEMO College Refunds for enrolments are subject to the following refund formula.
2. "Refund Period" – **7 calendar days** before the first face-to-face session

Refund Type	Description	Notification Requirements	Non-refundable fee	Refund
Enrolment cancellation / withdrawal from training within the "refund period"	- For all individual units NOT commenced and - For all individual units commenced	- In writing, within the refund period	25% of the full course fee payable (non-discounted) or a minimum of \$250 (whichever is greater) administration and processing fee	- Full refund less the administration and processing fee - Future payments maybe cancelled for students under payment plans
Withdrawal from Course beyond the refund period / "Withdrawal outside the refund period"	Withdrawal from Training - for all individual units commenced / attended / completed from within the course	- In writing, any day beyond the "refund period"	25% of the full course fee payable (non-discounted) or a minimum of \$250 (whichever is greater) administration and processing fee	- No refund or - In some cases, upon the discretion of the RTO, the calculated refund less the administration and processing fee
RPL / Credit Transfer	Where recognition of prior learning and/or credit transfer has been granted after enrolment	N/A	N/A	No refund
Course Cancellation	Cancellation of a course by the RTO (for any reason)	N/A	N/A	Full refund or enrolment to a different qualification
Withdrawal – "not of their own accord"	Where training ceased due to RTO closure	N/A	25% of the full course fee payable (non-discounted) or a minimum of \$250 (whichever is greater) administration and processing fee	Full refund or referral to a different service provider



VERSION CONTROL

Version Control Table					
Date	Summary of Modifications	Modified by	Version	Date of Implementation	Next Review Date
30/06/2025	Document creation	CEMO College	v. 1.0	11/06/2025	10/06/2026

RTO INFORMATION

Document Name	Fee Administration and Refund Policy v1.0
RTO/Company Name	CEMO College
RTO Code	#46403
Manager	Training Manager