**1. Purpose**

The purpose of this policy is to outline MTA Training and Employment’s approach to the management of fees, charges, and refunds. This policy ensures transparency, fairness, and compliance with the *Standards for RTOs* and *Australian Consumer Law.*

This policy applies to all prospective and current students, as well as personnel involved in the administration of fees, charges, and refunds for courses delivered by MTA Training and Employment. It includes all payment types, schedules, and refund processes for courses on the organisation’s Scope of Registration.

**2. Policy Statement**

MTA Training and Employment is committed to providing clear and accurate information about fees, charges, and refund conditions to students and stakeholders. The organisation will maintain a fair and transparent process for managing payments and refunds while complying with regulatory and legal requirements.

MTA Training and Employment undertakes to provide course services as outlined in the **Billing Registration Form – Apprentice Training and the Billing Registration Form – General Training.**

By outlining structured payment options, eligibility for funding or subsidies, and provisions for refunds, financial arrangements remain equitable and compliant with regulatory requirements. This approach not only supports consumer rights but also aligns with ethical business practices in vocational education.

A structured financial approach also enhances organisational efficiency by reducing disputes, ensuring timely payments, and maintaining compliance with legal and funding body requirements. Additionally, setting clear policies for refunds and withdrawals ensures that students are treated fairly in circumstances where course participation changes, reinforcing accountability and student confidence in the organisation.

**3. Fees and Charges**

Prior to enrolment, MTA Training and Employment notifies clients of a range of fee information in the **Billing Registration Form (Apprentice Training or General Training)**. This fee information includes:

* All fees payable to MTA Training and Employment, clearly describing all costs involved with the course,
* How and when fees must be paid,
* Cooling-off period, if one applies.

MTA Training and Employment has implemented enrolment and charging arrangements that reflect the extent of the students’ engagement with, and progression through, their course.

MTA Training and Employment publishes all fees and charges. MTA Training and Employment details its fees and charges including, but not limited to:

* Compulsory fees,
* Additional charges or co-contributions,
* Application process for exemptions and concessions,
* Methods of collection, and
* Refund information.

MTA Training and Employment ensures all fees and charges related to the provision of training services are outlined to all parties prior to enrolment. Information provided is clear, accurate and sufficient to enable an informed choice.

**Embedded Qualifications**

In some cases, a qualification may include all the units of competency required to complete a lower-level qualification, an ‘embedded’ qualification. The student may wish to be issued with a testamur for the lower-level qualification in addition to the higher one they enrolled in.

MTA Training and Employment charges $25 for the lower level qualifications to be produced and provided to the student.

**4. Fee Protection**

**Prepaid fee** means any fee relating to the delivery of services paid to an NVR registered training organisation by, or on behalf of an individual prior to the services to which the fee relates being delivered by the organisation.

MTA Training and Employment does not collect more than $1,500 in prepaid fees (fees in advance) from students at any time for any course service. As such, no further fee protection arrangements are required. The requirements that apply to prepaid fees include all fees that a student is required to pay, including enrolment fees, tuition fees, materials fees and any other fee component that is a mandatory payment for the course.

**5. Course Fees**

All prospective students, prior to enrolment, receive a **Billing Registration Form** from MTA Training and Employment, unless they are paying through credit card payment on the website.

All course services fees, relevant invoices and receipts for each student course enrolment are recorded and maintained in VETtrack and the MTA’s finance system. This system acts as the official accounts receivables system for MTA Training and Employment and is maintained as the official and auditable records for all fees, charges and refunds.

**Government Loan, Funding and Subsidy Entitlements**

MTA Training and Employment ensures each student is made aware of how undertaking training and assessment will impact their access to further government funded training. This includes ensuring that students are aware of any government funding entitlement that may reduce their ability to access such funding in the future (such as arrangements that limit funding to one qualification for a person),

The total course fee for a government subsidised course is divided into two components:

* The fee (to the student employer employee), and
* The subsidy (paid by the relevant government body).

The following government contractual jurisdictional arrangements apply to MTA Training and Employment fees and charges.

**South Australia Funded Activities Agreement**

**Fees Payable by Students**

MTA Training and Employment, provides to its students and to prospective students’ information about its fee policies so that students and prospective students may make decisions about enrolment in a course after being informed of the full cost of the course. The fee policies to be published must include:

* A breakdown of the student course fee (if any),
* All incidental fees that a student may be liable to pay, and
* Criteria for eligibility of a student for fee concessions and fee exemptions.

MTA Training and Employment only charges a student for accredited training an amount that is in accordance with information provided to the student.

MTA Training and Employment only charges incidental fees if the student is made aware that the incidental fees may be charged before enrolling in the course and the incidental fees are a charge for an essential good or service that the student has the choice of acquiring from a supplier other than MTA Training and Employment and is for:

* Equipment or items that become the physical property of the student and that are not consumed during the course, or
* Food, transport and accommodation costs associated with the provision of field trips that form part of the course.

Other than incidental fees, all other costs of the course are included in the student course fee.

Where a student course fee is payable, MTA Training and Employment collects the fee and retains evidence of the collection of the fee.

**Collection of Fees**

Funding levels are premised on the principle of co-investment, i.e. in addition to the funding, there will be a financial contribution for the training in the form of a student course fee paid to MTA Training and Employment by the student, the employer of a student, or some other person or body. Hence, there is an expectation that MTA Training and Employment will charge a student course fee, unless otherwise specified by the department.

Where a student course fee is payable, MTA Training and Employment records it accurately in the creation of a Training Account and retains evidence of the collection of the fee.

**Student Course Fee Exemption – South Australia Funded Activities Agreement**

Students over the age of 16 and who are, or have been, under the Guardianship of the Minister for Education (or interstate equivalent) on any guardianship order, are eligible for a student course fee exemption.

Where a student is entitled to an exemption of the fee, MTA Training and Employment does not impose a fee.

**Student Course Fee Concession**

A student enrolled in a course for which a student course fee can be charged will be eligible for a fee concession if:

* At the commencement of training in a Unit of Competency in the course, the student holds a current:
	+ - Health Care Card,
		- Pensioner Concession Card, or
		- Veteran Affairs Concession Card.
* The student is a prisoner.

**Prisoner**is all prison inmates, detainees, people on remand, those held in South Australian institutions in connection with the commission of an offence and extends to children in South Australian detention centres who are beyond the age of compulsory schooling.

MTA Training and Employment offers a fee concession to a student who holds one of the above concession cards, and the level of concession must be commensurate with the Department’s calculation of concession reimbursement.

MTA Training and Employment seeks evidence of eligibility for a fee concession from the student and records this in the student’s Training Account to ensure that the correct funding is paid.

MTA Training and Employment ensures the information about concession eligibility recorded in the Training Account for each student is current and maintained throughout the period of the enrolment.

**6. Payment of Fees**

Enrolment is not considered complete until RTO enrolment-based fees and charges are paid, deferred payment arrangements have been made, or fees and charges have been waived.

On enrolment, Students must take up one of the following payment options:

* Pay the full amount of fees and charges,
* Present a signed authority from an employer to invoice that employer for the student’s fees and charges,

Apprentices and trainees are treated the same as other students and are legally liable to pay fees.

**Recovery of Outstanding Student Fees**

MTA Training and Employment collects all fees to be paid by the student by the time they complete their subsidised training. MTA Training and Employment retains student fees that it collects.

MTA Training and Employment has a robust process for the recovery of outstanding fees from a student, involving:

* Multiple fee statement reminders progressively via email and phone contact,
* Suspension of enrolment due to non-payment of fees, and
* Lodgement of fees for collection in cases of extended non-payment.

The failure by a student to pay a fee owing is considered to be a breach of this policy and this may result in the delay in release of results or testamur(s) as relevant to the student until all fees are recovered, depending on the contractual requirements in each jurisdiction

**7. Refunds**

From time to time a refund may be required for specific student cases. Refund information and arrangements are made available to clients prior to enrolment through:

* MTA Training and Employment’s **Student Handbook,**
* MTA Training and Employment website, and
* As a part of the *Billing registration Form* completed prior to enrolment.

MTA Training and Employment has publicly published on its website and makes students aware of this Refund policy before enrolment.

MTA Training and Employment’s general refund arrangements for all course services, including the provision of refunds to employers/industry for additional charges paid beyond the student and government contributions, are as follows:

|  |
| --- |
| **Refund Arrangements** |
| MTA Training and Employment is unable to commence the course for which the original enrolment and payment has been made. | * Full refund of all fees levied or placement in an appropriate alternate course, as per the clients’ preference.
 |
| Student withdrawal before course commencement  | * Full refund of course tuition fees paid if withdrawal is more than 7 business days prior to course commencing
* No refunds will be offered if withdrawal occurs within 7 business days of course.
 |
| Recognition of Prior Learning and/or Credit Transfer has been granted. | Pro-rata refund paid based on a calculation of the number of units that have received RPL or CT results and the fees paid to date. |
| MTA Training and Employment is unable to continue to deliver the course as agreed. | Pro rata refund of unit tuition fees levied for units of competency not completed, or placement in an appropriate alternate course, as per the clients’ preference. |
| Student withdrawal after unit commencement. | No refund payable  |

The same refund arrangements as outlined above apply to the provision of refunds to employers/industry for any additional charges that had been paid beyond the student and government contributions.

**Refunds Due to Non-Provision of Services**

All fees levied are refunded in full if MTA Training and Employment is unable to commence the course service as agreed due to a lack of minimum Student numbers, a course or unit is cancelled or re-scheduled to a time unsuitable to the student, or any unforeseen circumstances.

A full refund of relevant unit tuition fees will be paid at any time during delivery if a class is cancelled because of declining student numbers, no available training personnel, MTA Training and Employment is no longer approved to deliver government supported courses in the relevant jurisdiction, where MTA Training and Employment closes or due to other circumstances caused by MTA Training and Employment.

Where there is an instance of MTA Training and Employment default due to unforeseen circumstances, MTA Training and Employment will endeavour arrange for another course, or part of a course, to be provided to Students at no (extra) cost to the student as an alternative to a refund. Where the student agrees to this arrangement, MTA Training and Employment will not refund fees paid.

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**Acquittals**

MTA Training and Employment maintains financial records such that it is able to provide to state and territory governments, on request, a statement that all funding received via any jurisdictional funding contract or agreement was expended for the purposes of, and in accordance with, the terms of that agreement.

**Monitoring and Evaluation**

MTA Training and Employment monitors and evaluates financial management processes to ensure performance is effective and outcomes are met.

The organisation continually improves the effectiveness and efficiency of processes. Process performance and outcomes are regularly audited to identify and remove causes of existing and potential problems, as well as to uncover any opportunities for improvement.

Please refer to the **Quality Policy** for further information on the monitoring and evaluation process.