



Policy Document: Fees, Charges and Refunds Policy and Procedure

Please Note: This Policy is mandatory, and TMG College Australia staff are required to adhere to the content.

Policy Number: TMGP04

Summary

Version Number:	5.6
Status:	ENDORSED
Approved By:	CEO
Date Policy to Be Reviewed:	December 2021
Author:	Compliance and Quality Assurance Department
Owner:	CEO
Divisions:	Malka Group Pty Ltd RTO #21694, CRICOS #03397E Trading as TMG College Australia
Related Policies, Procedures, Forms, Guidelines, Standards, Frameworks:	<p>Related Policies - Refer to TMG Policy Framework</p> <ul style="list-style-type: none"> • Refund Form • Complaints and Appeals Policy and Procedure • Complaints and Appeals Form • Marketing Flyers • Student Handbook • Continuous Improvement Register and Forms • Information for Prospective Learners -Domestic Handbook • Student Handbook • International Student Handbook • ELICOS Student Handbook • TMG College Australia Website • ST18 Complaints & Appeals Outcome Feedback Form • RA01 Complaints and Appeals Register • Appendix A: Student making Complaints and Appeals at TMG College Australia Flow Chart • Appendix B: Staff Processing Complaints at TMG College Australia Flow Chart • Appendix C: Fact Sheet 01 - Complaints and Appeals Fact Sheet

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Related Legislation/Applicable Section of Legislation:	ESOS/NCP	STANDARD 2 Student Engagement Before Enrolment (2.1) STANDARD 3 Formalisation of Enrolment
	SRTOs 2015	Clauses 4.1, 5.2, 5.3, 7.3 and Schedule 6 of the Standards
	Standard VET Funding Contract	TMG College Australia ensures adherence to the Standard VET Funding Contract Skills First Program), Ministerial Directions and all Skills First Guidelines.
	National ELICOS Standards	Standard C1 – Mandatory requirements for course applications (C1.1)
	NEAS Standards	Section G: Promotion and Student Recruitment
	Other Applicable Legislation, Regulations and Guidelines	<ul style="list-style-type: none"> • Education and Training Reform Act 2006 (Victoria) • Standards for VET Accredited Courses 2012 • Victorian Guidelines for VET Providers (Victoria) • Privacy Act 1988 (Commonwealth) • Australian Consumer Law 2011 • Electronic Transactions (Victoria) Act 2000 • Privacy and Data Protection Act 2014 • Information Privacy Act 2000 (Victoria)
Contract and Compliance Requirements:	<ul style="list-style-type: none"> • https://internationaleducation.gov.au/Regulatory-Information/Education-Services-for-Overseas-Students-ESOS-Legislative-Framework/National-Code/nationalcodepartd/Pages/ESOSNationalcode-PartD.aspx • http://www.asqa.gov.au/users-guide-to-the-standards-for-registered-training-organisations-2015/users-guide-to-the-standards-for-registered-training-organisations-2015.html 	

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	<ul style="list-style-type: none">https://internationaleducation.gov.au/Regulatory-Information/Education-Services-for-Overseas-Students-ESOS-Legislative-Framework/ELICOSnationalstandards/Pages/Default.aspx
Related To:	Domestic and International Students
Superseded Documents:	N/A
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1. Title and Policy Number

TMGP04 – Fee, Charges and Refunds Policy and Procedure

2. Purpose

TMG College Australia ensures it applies fees and charges to Students as per the Current Standard VET Funding Contract and the ESOS Act 2000 and National Code 2018. TMG College Australia provides Students with information about fees prior to enrolment.

This Policy covers all training courses offered by TMG College Australia and Management reviews fees and charges on a regular basis.

The proposed fees and charges for the delivery of nationally accredited training and assessment services are checked for compliance with the relevant performance agreement.

TMG College Australia publishes the tuition fees, enrolment fees and other relevant material fees and Statement of Fees for government subsidised training for each course/qualification on the website (www.tmg.edu.au). Concession Fees are applied when appropriate. Please visit [http://www.tmg.edu.au/](http://www.tmg.edu.au) for qualification specific enrolment fees.

TMG College Australia will provide the following fee information, to each Student:

- a) The total amount of all fees including course fees – tuition and non-tuition fees, administration fees, materials fees and any other charges
- b) Payment terms, including the timing and amount of fees to be paid, and any non-refundable deposit/administration fee
- c) The fees and charges for additional services, including such items as issuance of a replacement qualification Testamur, and the options available to Students who are deemed Not Yet Competent (NYC) on completion of training and assessment
- e) This Fees, Charges and Refunds Policy and Procedure
- f) The rights as a consumer, including but not limited to, any statutory cooling off period if applicable



3. Scope

This Policy and Procedure applies to all TMG College Australia Students.

4. Tuition Fees for Victorian Government Funded Students

Fees and charges are calculated and levied to Students (or their nominees) as per the current guidelines set out in the Skills First Funding Contract and any Funding Contract Notifications and Guidelines.

TMG College Australia has published the tuition fees and a Statement of Fees for government subsidised training for each course/qualification on the website (www.tmg.edu.au). Concession Fees are applied when eligibility criteria are satisfied. Please visit <http://www.tmg.edu.au/> for qualification specific enrolment fees.

All data including the actual tuition fee per hour (in cents) is maintained in the Student Management System, detailed in Statement of Fees and is reviewed for accuracy and integrity on a regular basis.

TMG College Australia is entitled to charge fees for services provided to Students undertaking a course of study and for other services TMG College Australia may provide. These charges are generally for items such as

- *Tuition fees;*
- *Enrolment fees;*
- *Course materials;*
- *Textbooks;*
- *Student services and*
- *Other related training and assessment services.*

The transparency, governance and management of fees and charges are integral to financial transparency and ensuring Students' rights and responsibilities are fully explained and maintained.

5. Tuition Fee Concessions for Victorian Government Funded Students

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The Student will pay the relevant category concession fee or rate, being 20% of the standard published hourly fees, if they hold or are listed as a dependant on:

- Commonwealth Health Care Card (HCC)
- Pensioner Concession Card
- Veterans' Gold Card

or If they

- are Indigenous Student* and
- are enrolling in any course from Certificate I – Advanced Diploma level course

In the case of JobTrainer, potential Students are required to provide proof of age, if aged between 17 and 24 years old, or if over 24 years old and a job seeker, then evidence of job seeker status is required. These may include:

- current and valid Commonwealth Health Care Card, Pensioner Concession Card or Veteran's Gold Card; or
- a separation certificate from their employer; or
- a letter from their employer or company receiver stating that they have been made redundant or will be retrenched.

The documents above are required to be verified prior to Commencement of training. If these documents are not available, then the job seeker can use the Evidence of Eligibility and Student Declaration Form to make a signed declaration that they are unemployed.

If the Student considers they are eligible for a fee reduction, they must present a valid card/proof at enrolment. They must also submit a photocopy of their valid card/proof with their enrolment form to be verified by an Authorised Delegate in person or supply such documents in an electronic form to be verified by an authorised Document Verification System.

- *For indigenous Students only, the concession rate applies to all course levels (Certificate I - Advanced Diploma)
- For individuals entitled to a concession that are also referred Job Seekers present a standard Job Seeker Referral Form from the Australian Red Cross

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Victims of Human Trafficking Program or Asylum Seeker Resource Centre -
????? Unclear

6. Tuition Fee Exemptions

Skill Set – Infection Control

All eligible students enrolling in the BSBSS00095 - Infection Control Skill Set are entitled to a full fee waiver. Eligibility for enrolment in this skill set is available for all Victorian employees who have not completed this Skill set or any other infection control skill set.

Young People on a Community Based Order

Students on a community-based order (non-custodial) may be entitled to a tuition fee waiver (\$0) at enrolment. They must present a letter confirming their status from the Youth Justice Unit of the Department of Human Services at enrolment.



Students from the Judy Lazarus Transition Centre

Students from the Judy Lazarus Transition Centre may also be entitled to a tuition fee waiver (\$0) at enrolment. Such students are required to present a letter confirming their status from the management of the Judy Lazarus Transition Centre upon enrolment.

Financial Hardship

Students experiencing severe financial hardship, are encouraged to contact TMG College on (03) 9890 3350 to make an appointment to further discuss their tuition fee options, which may include, but are not limited to, structured payment plans and partial or full fee waivers.

7. Fee for Service

All qualifications and courses offered by TMG College Australia are available on a Fee for Service (FFS) basis. Details of the cost of each course are available on the TMG College Australia's website. <http://www.tmg.edu.au/>

FFS qualifications must be paid for in accordance with the payment plan arranged prior to commencement of the qualification. Payment can be made by Cheque, Credit Card EFT, or through direct debit facilities as appointed by TMG College Australia. Enrolments will not be processed without payment of an enrolment fee or notification of an agreed payment plan.

Please note that Students are not officially enrolled until they have paid their fees or received written documentation stating they are exempt from payment, or that a payment plan has been entered into.

8. Payment by Instalments

Where a Student enrolls in a Fee for Service course or qualification, an initial payment of tuition fees not exceeding \$1,500.00 shall be paid on enrolment or a signed agreement to make regular payment as per the payment plan. The balance of the fee will be paid in accordance with a payment plan negotiated and agreed upon between TMG College Australia and the Student.

The amount and frequency of payments will depend on the amount payable for the course and its length, and shall reflect the value of training delivered within a specified period. At no time shall the Student be required to make any payment in excess of the statutory guidelines, which regulate the amount TMG College Australia is permitted to require a Student to pay.



Where a Student faces financial hardship, TMG College Australia shall make every effort to propose a payment plan acceptable to the Student which reflects the individual Student's particular circumstances.

As with all relationships between TMG College Australia and its Students, all discussions and arrangements entered into remain strictly confidential.

9. Service and Amenity Fee

Transferring to another classroom time

Due to administration costs, there will be a charge of \$100.00 if a Student decides to transfer from their original mode of delivery i.e. classroom to blended delivery or vice-versa; or transfer from the original class to another class

Re-Issue of Statement of Attainments (SOA's) and/or Certificates

Due to administration costs in re-issuing each Certificate or Statement of Attainment (SOA), there will be a charge of \$50.00.

Material Fees

The material fees and charges are subject to change from time-to-time. For the most recent information, please refer to the TMG College Australia website www.tmg.edu.au or contact the TMG College Australia Head Office.

Enrolment Fee for Continuing Students

If the Student continues from a previous calendar year into the next, no new fees will be charged.



4. Domestic Procedure

	Procedure Steps	Responsibility	Reference
(1)	<p>TMG College Australia applies tuition fees, calculated per nominal hour plus additional fees and charges as outlined in the current Skills First Funding Contract and Ministerial Directions issued. This information is kept up to date and Students are informed that 'tuition fees as published are subject to change given individual circumstances at enrolment';</p> <p>Fees are published on TMG College Australia's website, indicating government subsidised tuition fees, any administration fees, fees for services, goods and amenities fees, and material fees where applicable.</p> <p>All fees that are to be charged to a Student and the terms of a refund will be documented in the following places:</p> <ul style="list-style-type: none">a.) TMG College Australia's websiteb.) Domestic Student Enrolment Formc.) Statement of Fees and on TMG College Australia's websited.) Student Handbook	CEO, General Manager Finance and Strategy	Fees are published on TMG College Australia's website (tmg.edu.au)



(2)	The VET Funding Contract Skills First Program, documents, Guidelines, and memos are reviewed on a regular basis to ensure any new fees and charges requirements are implemented. Fees and charges are calculated and levied to Students as per the current Guidelines set out in the Funding Contract and any Funding Contract Notifications.	CEO, General Manager Finance and Strategy , GM Quality and Compliance	
(3)	For invoicing purposes, the fees charged are set by the Fees published TMG College Australia's website, varied where nominal hours of training delivery are changed and entered on the SMS system.	CEO, General Manager Finance and Strategy, GM Quality and Compliance	
(4)	The fees are updated by General Manager Finance and Strategy annually and upon notification on changes to the fees and charges as set in the current Skills First Funding Contract and Ministerial Directions issued.	CEO, General Manager Finance and Strategy, GM Quality and Compliance	
(5)	The General Manager Finance and Strategy and Finance team will keep all relevant staff members up to date with all changes to the fees and charges and relevant policies.	General Manager Finance and Strategy and Finance team	
(6)	General Manager Quality and Compliance ensures all marketing material refers Students to the TMG College Australia website regarding current fees and charges.	General Manager Finance and Strategy , General Manager Quality and Compliance	

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<p>(7)</p>	<p>Potential Students are informed of the tuition fees, service and amenities fees, and material fees, by directing them to the TMG College Australia's website, Brochures, Statement of Fees and the Information for Prospective Learner.</p> <p>Student upon request may discuss payment methods, may seek a fee waiver or scholarship.</p> <p>The Student has the option of the following payment methods: EFT, Credit Card, Money order, Cheque, cash or through direct debit facilities as appointed by TMG College Australia.</p> <p>TMG may accept payment of no more than \$1,500 from each individual Student prior to the commencement of the course.</p> <p>Following course commencement, TMG may require payment of additional fees in advance from the Student but only such that at any given time, the total amount required to be paid which is attributable to tuition or other services yet to be delivered to the Student does not exceed \$1,500.</p> <p>Statement of Fees information is available on the TMG College Australia's website:</p> <p>Statement of Fees means a detailed quote for each Eligible Individual, which sets out information required in the SRTOs 2015 and includes the</p>	<p>CEO, Manager Finance, GM Quality and Compliance,</p> <p>Account Manager</p>	
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	<p>approximate dollar value of the contribution from government towards the qualification(s) in which the Eligible Individual is considering enrolment.</p> <p>TMG Statements of Fees include;- the code, title and currency of the Qualification, estimated course duration; locations for training and assessment, available modes of delivery; work placement requirements; entry requirement and total cost</p> <p>The hourly tuition fees for Students, any applicable concessions or waiver/exemptions; all applicable tuition fees, administration fees, fees for services, goods and amenities fees, and material fees.</p> <p>The concession fee must be 20 per cent of the tuition fees that TMG would charge a non-concession government subsidised Student in the same qualification or course.</p> <p>Website statement of fees:</p> <ul style="list-style-type: none">• Potential Students clearly identify the fees relevant to their specific enrolment (e.g. full fee, Entitlement to Funded Training, concession, etc);• Information is easy to find on the website and easy to understand the information related to the qualification.• Potential Students may access the latest fees on the website. If we say the Fees are subject to change at any time		
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	<ul style="list-style-type: none"> Must contain all the information included in the above Statement of Fees information. 		
(8)	<p>Account Manager determines the appropriate funding source code (WTP, ASP, P, FFS, WTL, ASL, or L) for the potential Student's enrolment at Pre-Enrolment. The decision is recorded by Enrolments Officer reference.</p>	<p>Student Services Manager ,Account Managers</p> <p>Enrolment Officers</p> <p>Administration Officer</p>	
(9)	<p>In the case of an Employer paying the enrolment fee for their Trainee/Apprentice, Account Manager notifies Enrolment Officer to generate the appropriate Invoice.</p> <p>An invoice is generated and sent to Employer detailing qualification, Student name and enrolment/tuition fees in detail.</p>	<p>Administration Officer</p> <p>Account Manager</p>	
(10)	<p>Once the potential Student pays or has his or her enrolment fee paid, or has agreed to be bound by the terms and conditions of the direct debit facility appointed by TMG College Australia, the Student is enrolled on the SMS - VETtrak. A receipt is generated and sent to the Student, employer or JSA; a copy is placed in the Student file.</p>	<p>Administration Officer</p>	
(11)	<p>All hourly tuition fees (in cents) paid and/or waived is recorded in Student Management System irrespective of the payer.</p>	<p>General Manager</p> <p>Quality and Compliance</p> <p>Student Services Manager</p>	

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	<p>This information is then uploaded onto SVTS.</p> <p>TMG College Australia will ensure that the client tuition hourly rate will be expressed and reported in a two-digit number.</p> <p>In the event of a concession Student, 20% of the non-concession fee applies and will also be reported as a two-digit number.</p>	<p>Enrolment Officer</p> <p>Administration Officer</p>	
(12)	<p>If the potential Student applies for RPL/CT, the fees and charges will be adjusted. Refer Course Credits – National Recognition, Recognition of prior learning and Credit Transfer Policy and Procedure.</p> <p>A student must apply for RPL/CT within 2 weeks of Enrolment. No adjustments will be entered into after this date.</p> <p>If the Student continues from a previous calendar year into a new year, no new fees will be charged.</p> <p>In the event that a Student transitions to an updated qualification no new fees will be charged.</p>	<p>Administration Officer</p>	<p>Credit Transfer (CT) and RPL form</p>
(13)	<p>The published fee is charged once the potential Student has made an informed decision to enrol.</p>	<p>Operations/Finance Department</p> <p>General Manager Quality Assurance and Compliance</p>	

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	<p>The potential Student's rights as a consumer, including, but not limited to, any statutory cooling off, if applicable, are acknowledged.</p> <p>The enrolment decision is made after reviewing the TMG College Australia's website a Statement of Fees and all other relevant information.</p>		
<p>(14)</p>	<p>A Student will be eligible for tuition fee concession if he/she is the holder of one of the following:</p> <ul style="list-style-type: none"> • Commonwealth Health Care Card (HCC) (Cert I – Cert IV) • Pensioner Concession Card (Cert I – Cert IV) • Veterans' Gold Card (Cert I – Cert IV) • an alternative card or concession eligibility criterion approved by the Minister • eligible under the JobTrainer Fund <p>JobTrainer eligibility criteria include:</p> <ul style="list-style-type: none"> • 17 to 24 years old when the course commences; or • a job seeker of any age. <p>For the purposes of JobTrainer, a job seeker is someone who holds a concession card or is unemployed.</p> <p>Under the Indigenous Completions Initiative, for enrolments in a course at any level the Training Provider must charge the concession fee to individuals who self-identify as</p>	<p>General Manager Quality and Compliance</p> <p>Compliance Coordinator</p> <p>Enrolment Officer</p> <p>Administration Officer</p> <p>Account Manager</p>	



	<p>being of Aboriginal or Torres Strait Islander descent (and are reported as such through the "Indigenous Student Identifier" field of the Student Statistical Report).</p> <p>Under the Asylum Seeker VET program, for enrolments in courses at the Certificate IV level and below, the Training Provider must charge the concession fee to an asylum seeker or trafficked person enrolled on or after 1 July 2016.</p> <p>Valid endorsed referral form from the Asylum Seeker Resource Centre; or endorsed form from Australian Red Cross Victims of Human Trafficking Program;</p> <p>All documentation must be retained on the Student file as proof of evidence of eligibility for fee concession. The SMS reflects fee status. This information is uploaded to SVTS, TMG must report to the Department all fee concessions granted.</p> <p>In the case of JSA referral, with prior agreement of the referring agency, TMG must invoice the referring agency directly for the portion of the tuition fees not paid by the referred Job Seeker. With a standard Job Seeker Referral Form; the RTO must retain a copy of the original Job Seeker Referral Form and return the original to the individual. On enrolment, a copy of this form must also be returned</p>		
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	by TMG to the Job Seeker's referring agency		
(15)	<p>Fee waiver should apply for: Young People on Community Based Order</p> <p>Students on a community-based order made under the Children, Youth and Families Act 2005 (non-custodial) may be entitled to a tuition fee waiver (\$0) at enrolment. The potential student must present a letter confirming status from the Youth Justice Unit of the Victorian Department of Human Services at enrolment. TMG must retain a copy of written confirmation from the relevant Youth Justice Unit of the Victorian Department of Human Services that the individual meets the above requirements</p> <p>Students from the Judy Lazarus Transition Centre</p> <p>Students from the Judy Lazarus Transition Centre (as a prisoner within the meaning of the Corrections Act 1986) may be entitled to a tuition fee waiver (\$0) at enrolment. Potential students must present a letter confirming such status from the management of the Judy Lazarus Transition Centre at enrolment.</p> <p>Financial hardship</p> <p>Students experiencing severe financial hardship should contact TMG on (03) 90064592 to make an appointment to further discuss your tuition fee options.</p>	<p>Account Manager</p> <p>GM Quality and Compliance</p> <p>Student Services Manager</p> <p>Enrolment Coordinator</p> <p>Administration Officer</p> <p>Finance Department</p>	<p>Student Fee Waiver or Scholarship Request Form</p>



	<p>Prior to the commencement of training, TMG College Australia sights and retain copies of all documentation demonstrating an individual's eligibility for the tuition fee waiver/exemption granted and TMG College Australia retains all documentation for audit or review purposes and to meet the record keeping requirements.</p> <p>TMG College Australia reports to the Department all tuition fee waivers/exemptions granted in accordance with the Victorian VET Student Statistical Collection Guidelines</p>		
(16)	<p>Prior to Enrolment all potential Students are provided with clear and detailed information in respect of fees, payments, and refund in the Information for Prospective Learners, on the website and in the Student Handbook.</p> <p>In this Policy, TMG College Australia clearly outlines potential refund scenarios in respect of withdrawal by the Student, course cancellation, closure of the RTO and any other reasonable scenarios that meets the standards of the RTO's relevant regulator.</p>	Account Manager	Information for Prospective Learner Student Handbook
(17)	<p>The Finance Department keep records, accounts and general ledgers distinguishing income from government subsidised training, tuition fees, enrolment fees, fee for</p>	Finance Department	



	<p>service fees, concessions, waivers and refunds.</p> <p>Separate bank accounts, account codes, records and general ledgers distinguishing income and refunds for Fee for Service and CRICOS are maintained.</p>		
(18)	<p>Refunds for State Government Funded Students</p> <p>In certain circumstances, a refund of tuition fees may be eligible for payment.</p> <p>If a refund is requested prior to enrolment, the full amount of fees and charges received will be refunded.</p> <p>In the event that the LLN Assessment was deemed not satisfactory for the qualification level that the prospective Student sought to enrol, or pre-requisites are not met, a full refund of all paid fees will be provided.</p> <p>If notice is given more than four weeks after the commencement of a qualification, no refund will be given. In exceptional circumstances TMG may, in its absolute discretion agree that some or all refund is applicable.</p>	<p>Finance Department</p> <p>General Manager Quality and Compliance</p> <p>Administration Officer</p>	<p>Refund Request Form</p>
(19)	<p>Upon commencement of training, students not eligible for a refund of enrolment fees.</p> <p>Refunds for Fee for Service (FFS) Students</p>	<p>Finance Department</p> <p>General Manager Quality Assurance and Compliance</p> <p>Account Manager</p>	<p>Refund Request form</p> <p>Withdrawal form</p>



	<p>To be eligible for refund(s), the qualification training period must be at least 3 months in duration.</p> <p>Upon receipt of notification to withdraw a qualification, a partial refund will only be considered on receipt of a written request by completing a 'Training Withdrawal Form'; it is then to be handed to the TMG Office with the return of any TMG property. The following criteria and Procedures apply for claiming a refund of fees.</p> <p>If a refund is requested prior to enrolment, the full amount of fees and charges received will be refunded.</p> <p>In the event that the LLN Assessment was deemed not satisfactory for the qualification level that the prospective Student sought to enrol, or pre-requisites are not met, a full refund of all fees will be provided to the potential Student.</p> <p>If a FFS client withdraws from a qualification within four weeks of the commencement date of the qualification and:</p> <ul style="list-style-type: none">- they have been notified that a place has been reserved for them in the qualification and- have been sent their qualification timetable then their qualification fee will be refunded less \$100 administrative fee. <p>If notice is given after the commencement of a qualification, refund will be given</p>	Administration Officer	
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	<p>on units that are not commenced on the date of withdrawal. In exceptional circumstances TMG may, in its absolute discretion agree that some refund is applicable over this amount.</p> <p>If TMG cancels a Qualification</p> <p>Unless immediate and unforeseen circumstances arise, a minimum of three days' notice will be given, and an option to defer to a later intake of the same (or similar) qualification will be offered, or a full refund will be made.</p>		
(20)	<p>Payment of Fees and Management</p> <ol style="list-style-type: none">1. All Fees collected in advance (i.e. prior to enrolment) may be accessed until the Student is enrolled.2. When a Student applies to TMG College Australia for a course their enrolment application is reviewed and accepted in accordance with the Domestic Admission Policy. Once accepted, a Student welcome Letter, and Invoice is sent to the applicant. These documents identify:<ol style="list-style-type: none">a. Total Course Feesb. Enrolment Feec. Total fees payable to confirm the applicationd. Balance of fees that are left outstanding3. The website Handbook and Pre-Enrolment also identifies	Finance Department	



	<p>all potential fees that may be payable e.g. (consistent with SOF) fees and material fees.</p> <p>Save and except for a payment plan being entered into, the standard Policy is for enrolment fees due for the academic year to be paid by the first day of the course. Students may, at the discretion of management, enter into an agreement to pay in installments by agreeing to payments and terms of TMG appointed direct debit facilities.</p>		
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5. Refund Rules

Refunds will be paid direct to the Student. To claim a refund, the Student must complete a refund application available from TMG College Australia administration or the website. For Government funded Students the refund only applies to their portion of fee paid by the Student and not Government funding received.

First Aid Students

Situation	TMG Refund
<p>TMG does not deliver the program for which the participant has paid, for the following reasons:</p> <ul style="list-style-type: none"> The course ceases to be delivered, at any time, after it commences but before it is completed The course is cancelled, and the participant does not attend an alternative course offered by TMG 	Full refund
<p>The participant withdraws from a course 1 week prior to the course commencement</p>	Full refund
<p>The participant withdraws from a course less than 1 week prior but not on the day of the course</p>	70% refund
<p>The participant withdraws from a course on the day or after course commencement</p>	No refund

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Domestic Students

The refund amount in the table below is based on any fees collected from a Student as opposed to any Government funding received by TMG College Australia:

No.	Situation	TMG Refund fee
1	<p>TMG does not deliver the program for which the Student has paid for the following reasons:</p> <ul style="list-style-type: none"> The course does not begin on the agreed commencement date The offer is withdrawn by the TMG and incomplete information is provided by the Student The course ceases to be provided, at any time, after it commences but before it is completed The course is not provided in full to the Student because a sanction has been imposed on the registered provider 	Full Refund
2	The Student withdraws from a course 5 weeks prior to the course commencement and has not been enrolled.	Full Refund
3	The Student withdraws from a course less than 5 weeks prior to the course commencement and is enrolled.	Full refund less \$100 administrative fee
4	The Student withdraws from a course after course commencement.	No Refund

Notes:	
a	Refunds identified above are for the Tuition Fees ONLY (Tuition Fees are those identified in the brochure or on the agreement as course fees).
b	Incidental fees are all other fees apart from Tuition Fees and Enrolment Fees e.g. Material Fees. ONLY the "unspent" amount will be returned. If the cost of the service or material has already been incurred this will NOT be refunded.
c	Fee refunds for special circumstances (illness, family circumstances) may be agreed upon, on an individual basis, at the discretion of the General Manager Finance and Strategy and Finance team and as subject to confidentiality.
d	Where the Student has paid for other fees, including material fees, then only the "unspent" portion will be returned.
e	For RPL, the minimum fee is \$150.00/unit will cover most situations, however, where extra work is required by TMG to validate prior learning,

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	TMG reserves the right to apply additional charges, these will be agreed upon with the potential student prior to enrolment and are non-refundable
f	Refunds will not be given - Circumstances not usually regarded as grounds for a refund include: <ul style="list-style-type: none"> • job change • change in work hours • inconvenience of travel to college • moving interstate • Redundancy/retrenchment.
g	Refer to the course handbook for course specific charges
h	All date calculations are based on the date the form is received by TMG, not the date the Student completed the form (if different).

International Students

The refund amount in the table below is based on any fees collected from an international Student received by TMG:

No.	Situation	TMG Refund fee
Student Default		
1	If the Student provides TMG more than 28 days written notice prior to the commencement of the Initial Course	25% refund of tuition fees for that Course and any subsequent Courses, less an amount of AUD\$ 250 for the administration and processing charges
2	If the Student provides TMG College Australia with 14-28 days written notice prior to the commencement of Your Initial Course	15% refund of tuition fees for that Course and any subsequent Courses, less an amount of AUD\$ 250 for the administration and processing charges
3	If written notice is received less than 14 days before the course commencement date, no refund is payable for any of your course	no refund is payable for any of the course
4	In circumstances other than where TMG College Australia ceases to provide the Course	No Refund The Student will be required to pay any unpaid fees for that study period to TMG College Australia before

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No.	Situation	TMG Refund fee
		the request for release letter is considered

Notes:	
a	Except as required under the ESOS Act or the National Code, where a student transfers from a Course of higher value to a Course of lower value, no refund of the difference in total tuition fees is payable
b	If a Student's visa application is denied, as prescribed in section 47E of the ESOS Act, a full refund of all pre-paid Course fees, less AU\$500 or 5 % of the total amount of pre-paid fees received for the Course (whichever is the lesser), will be made provided that TMG College Australia receives a copy of the Australian Embassy rejection letter.
c	TMG reserves the right to suspend or cancel a Student's enrolment on the basis of: <ul style="list-style-type: none"> a. Failure to pay an amount liable to pay to TMG College Australia (directly or indirectly) in order to undertake a Course; b. Breach of condition of Student visa; c. If under 18 years of age, refusal to maintain approved care arrangements without sufficient reason acceptable to TMG College Australia; or d. Behaviour unacceptable to TMG College Australia, including but not limited to behaviour as described in the TMG Code of Conduct as published and displayed in centres and on the website;
d	If Student enrolment is suspended or cancelled by TMG College Australia in accordance with these Conditions of Enrolment, no refund of tuition fees is payable.
e	In circumstances other than where TMG College Australia ceases to provide a Course, refunds will be paid within four weeks of TMG College Australia receiving written request.
f	All refunds for which a Student is eligible will be forwarded to the person who paid the fees in his or her home country, unless the Student is transferring to another institution in Australia (subject to Visa conditions), in which case any refund may be remitted to that institution. TMG College

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	Australia will provide the Student with a statement detailing the calculation of the refund.
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No.	Situation
Provider Default	
1	<p>TMG College Australia reserves the right to cancel a Course due to insufficient numbers for the Student on the agreed starting day. In this event, TMG College Australia will refund all tuition fees you have paid to date for the cancelled Course within two weeks of the date on which TMG College Australia ceases to provide the Course. In the unlikely event of provider default resulting in TMG being unable to deliver all Courses in full after the commencement but before completion in which you have enrolled, you will be entitled to a full refund of the unused portion of Tuition Fee as per the following calculation.</p> <p>Refund calculation under section 10 of the refund specification:</p> <ul style="list-style-type: none">a. Weekly tuition fee = (total tuition fee/number of calendar days in the course) x 7b. Weeks in default period = number of calendar days from the default day to the end of the period to which the payment relates/7c. Weekly tuition fee x weeks in default period = Refund amount <p>When counting the number of calendar days from the default date to the end of the period to which payment relates, the default date is not included</p>



6. Nature of Commitment

TMG College Australia is committed to ensure that once Students have started studying their chosen qualification or course, provided they continue to meet all of their responsibilities as Students, they will be assured completion as per the training plan. TMG College Australia will also maintain training and assessment of the highest quality as outlined before enrolment.

In the event that TMG College Australia is unable to honor this commitment, it will facilitate the completion of the planned training for the participant with another RTO as per the TMG College Australia Tuition Assurance Policy.

All participants will be placed into an equivalent course such that the new location is suitable to the participants and the participant receives the full services which they have pre-paid at no additional costs to the participants.

TMG College Australia will also issue a Statement of Attainment for any units successfully completed by the Student.

7. Tuition Assurance

In accordance with the ESOS Act 2000, TMG College Australia ensures the security of Student Fees through membership to the Australian Government's Tuition Protections Service (TPS) which is a placement and refund service for International Students. The TPS is similar to an insurance cover that aims to place Students in an alternative course and offer a pro-rata refund on unused portions of their tuition fees.

In the unlikely event of TMG College Australia default, then all unspent pre-paid tuition fees to date will be refunded to the Student within fourteen (14) days of the default day. Other associated fees may be refunded. Alternatively, the Student may be offered enrolment in an alternative course (this course may or may not be with an alternative provider) at no extra cost with any unspent tuition fees transferred to the new course and where relevant, the new provider. The Student reserves the right to accept either the refund amount or a place in another course.



Where the Student accepts a refund of unexpended pre-paid tuition fees from the TPS, they will be required to comply with all relevant immigration requirements and should note that this may have an impact on their Student Visa. Where the Student wishes to obtain further information about the Tuition Protection Service (TPS), it can be found at the following website:

<https://tps.gov.au>

Finally, if the TMG College Australia cannot place the Student in a suitable alternative course and is unable to offer a refund of unspent tuition fees, the Tuition Protection Service (TPS) will attempt to place the Student in a suitable alternative course or, if this is not possible, Students will be eligible for a refund as calculated by the TPS.

If TMG College Australia is not in a position to refund the unexpended pre-paid tuition fees, TMG College Australia will notify the TPS Director within three (3) business days of the default or intention to default. At this time, TMG College Australia will have fourteen (14) days to satisfy its tuition protection obligations to current Students. Subsequent to the fourteen (14) days lapsing, TMG College Australia will have a further seven (7) days to advise the TPS Director of the final outcome.

For further information relating to the Tuition Protection Service (TPS), see Appendix A for a diagram provided for International Students by the TPS.



8. Procedure for Refund of Fees

- The process is started by the Student completing and submitting a Refund Application.
- The completed Refund Application will be passed to TMG College Australia Administration and Finance Department for review of current payment transaction status.
- The Student file will be checked together with the Student Management System to confirm the dates and calculate refund based on the table above.
- Before the refund can be issued it must be approved by the (Finance) of TMG College Australia.
- A notification advising the final decision relating to the Refund (granted or refused) will be sent to the Student.
- All documentation relating to a refund application (whether granted or not) must be filed in the Student file.
- Refund Applications are available for download from the TMG website www.tmg.edu.au

9. Complaints and Appeals

If a Student is not satisfied with the result of the decision regarding the refund application, they may access the appeals process as outlined in TMG's Complaints and Appeals Policy. This must be advised to the Student in the letter explaining the decision.

Please refer to the Complaints and Appeals Policy and Procedure of for more Information.

10. Monitoring, Evaluation and Review

The CEO or the delegated General Manager must monitor, evaluate and review this Policy and relevant Procedures on an ongoing basis and suggest appropriate changes to the Compliance and Quality Assurance Department for approval.



11. Revision Record

Date	Version Number	Revision Description/ Nature of Change (Change/Reasons for Change/Comments)
20/05/2013	1.0	Policy Created (First Draft)
20/05/2014	2.0	Policy Reviewed to Incorporate Feedback from All Stakeholders and Legislative Changes
20/05/2015	3.0	Policy Reviewed for ASQA Re-Registration Audit
01/07/2015	3.1	Policy Reviewed to Incorporate VET Student Loan Reforms
8/12/2015	3.2	Revised Procedure for Reporting Client Tuition Hourly Rate.
Jan 2016	4.0	Policy Reviewed and Revised as Per The 2016 VET Funding Contract Guidelines
May 2016	4.1	Policy Reviewed and Revised
Sep 2016	4.2	Incorporated New Logo
Jan 2017	4.2	Policy Reviewed and Revised
Jan 2018	5.1	Policy Reviewed and Revised
Mar 2018	5.2	Policy Reviewed and Revised
Jan 2019	5.3	Policy Reviewed and Revised
Jan 2020	5.4	Policy Reviewed and Revised
Nov 2020	5.5	Policy Reviewed and Revised to include new information.

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Date	Version Number	Revision Description/ Nature of Change (Change/Reasons for Change/Comments)
Jan 2021	5.6	Policy Reviewed