

Fees, Charges and Refund Policy – Training Products

V2.2

2021

1 Purpose

The purpose of Fees, Charges and Refund Policy is to outline the costs associated with enrolment in any training product accredited or non-accredited with Pharmaceutical Society of Australia (PSA) Registered Training Organisation (RTO).

2 Scope

This policy relates to the operation of PSA RTO and any continuing professional development activities.

3 References

- *PSA Learner Handbook*
- *PSA Delegation policy*

4 Policy

PSA RTO undertakes to provide training services as outlined in the *Course Fees Agreement*.

4.1 Fees and charges

Prior to enrolment, PSA RTO notifies clients of a range of fee information on the PSA website and in the Course Information booklet.

Enrolment fees are reviewed on an annual basis by the General Manager, Education and Training Delivery and Chief Financial Officer. Where there are changes to enrolment fees a continuing learners' fees will remain unchanged.

PSA RTO clearly describes all costs involved with the training product, they are;

- how and when fees must be paid
- how to request a refund
- the conditions under which a refund would be provided
- The learner's rights as a consumer, including but not limited to any statutory cooling-off period, if one applies.

PSA RTO publishes all fees and charges. PSA RTO details its fees and charges including:

- non-refundable enrolment fees
- course fees
- additional charges or co-contributions
- application process for exemptions and concessions
- fees for materials or resources required
- methods of collection
- refund information.

Where a learner is being enrolled under a payment arrangement, the terms of the arrangement are clearly stated, including:

- learners obligation if a debt is acquired
- when repayment is required
- under what conditions
- any associated fees, indexation or interest.

This information forms part of the information provided to potential learners and is consistent with PSA RTO course services arrangements. PSA RTO 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. PSA Statement of fees is published on the PSA website.

4.1.1 Course Fees

All fees are published and available on the PSA RTO website. Published fees information includes fee rates for each training product, including full fee for service, subsidised, concession and exemption fee rates for each course and relevant government jurisdiction. Fees are displayed in two parts, non-refundable enrolment fees which cover the cost of the administration of enrolment for specific training products and course fees which is the course tuition fee.

Course fees for government training initiatives are displayed in accordance with state government legislation.

4.1.2 Learner Support Services Fees

PSA RTO ensures learner support provided is reasonable and accessible, with clear and accurate information provided to learners in the PSA RTO's Learner Handbook.

If any specific learner support options attract an additional cost, PSA RTO will make this clear to the learner before engaging specific learner support.

4.1.3 Services not incurring fees

PSA RTO does not charge learners separate fees for goods and services that are considered an RTO's responsibility.

For example, PSA RTO does not charge fees for costs associated with goods and services such as the purchase or depreciation of equipment or general infrastructure, IT support, and access to general learning and personal support services such as mentoring, study skills programs and career guidance.

Fees are not charged for any items that will be retained by the learner as their own personal property, such as tools, protective clothing or textbooks. Such items are purchased separately by the learner.

4.1.4 Co-enrolments

PSA RTO charges a fee for each government subsidised course that a learner enrolls in, as relevant to the relevant government contractual requirements.

4.1.5 Repeated assessment

Learners are able to attempt assessment to complete a unit of competency on unlimited occasions within their initial course fee. Where PSA RTO finds plagiarism learners will be required to pay the fee of the subsequent unit of competencies which need re-assessment. This fee is worked out by full qualification rate / number of units within it = unit price. Please refer to the plagiarism policy on the PSA Website.

4.2 Funding, Subsidy & Support Entitlements

PSA RTO ensures each learner is made aware of how undertaking and completing training may impact their access to further government funded training. This includes ensuring that learners 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),

PSA RTO also provides advice on these arrangements prior to enrolment, via the Pre-Training Review.

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

- The learner contribution course fee (which may be paid by employer) and

- The Subsidy (paid by the relevant government body).

These fees are set out in the PSA RTO Fee Schedule.

4.3 Fee concessions and exemptions

Where a learner is eligible for a State government subsidised placement, fee exemptions or concessions may apply to the enrolment fee depending upon the State government subsidised program. This will be discussed with the learner during the pre-training review interview prior to an enrolment offer where applicable, to ensure acceptable evidence is provided to PSA RTO.

In any circumstance where a learner is seeking fee exemptions or concessional rates for enrolment fees, the learner must supply acceptable evidence of their exemption/concessional status. Enrolment fees will be adjusted accordingly (as per the State government subsidised program requirements) and the learner notified of the adjusted fee, when the learner has supplied the required evidence.

The type of circumstances for fee exemption or concessional fees varies between the State governments' subsidised programs. This is a general outline of where fee exemptions or concessions may apply:

- The learner or their dependant(s) holds a Health Care or Pensioner Concession card;
- The learner identifies as an Aboriginal or Torres Strait Islander;
- The learner has a disability; or
- The learner is an adult prisoner.

Eligibility for a fee exemption or concession is assessed at enrolment and cannot be adjusted after enrolment. Eligibility evidence is retained on each learner's course file.

4.4 Notifications and guarantee

PSA RTO notifies clients as soon as practical after any change occurs that may affect the course services being provided. This includes changes of significant impact including:

- Any changes to, or new Third Party arrangements PSA RTO puts in place, for the delivery of services to those specific clients; and
- A change in ownership of the RTO entity should that occur.

PSA RTO guarantees that no additional charges will be imposed during the period covered by the Course Fees Agreement.

4.5 Fee protection

- For enrolment fees paid up-front greater than \$1500, the Pharmaceutical Society of Australia has in place a bank guarantee.

4.6 Payment of fees

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

On enrolment, learners 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 learner's fees and charges;
- Pay the fee by instalment; or
- Make application on the grounds of severe financial hardship for fees and charges to be waived for courses below diploma level.

Learners who fail to take up one of the above options are not enrolled. Learners accessing a government funded placement are treated the same as other learners and are legally liable to pay the learner contribution fees.

4.6.1 Payment instalments

Learners are given a minimum of eight weeks from the commencement of the unit to finalise payment when paying by instalment.

Where approval has been given for a learner to pay by instalment, PSA RTO is responsible for the collection of outstanding fees and charges. Fair and adequate recovery procedures are in place to manage the collection and recovery of monies.

Learners who have fallen behind in their payments are not enrolled in additional units unless appropriate arrangements, agreed to by both the learner and present a signed authority from an employer to invoice that employer for the learner's fees and charges, have been put in place to pay the amount outstanding.

Access to learning and assessment materials will be provided once payment has been received, or where payment is by instalments, the first instalment amount has been received and a payment plan has been established.

Where a learner is paying by instalments and they default on an instalment payment, PSA will contact the learner to discuss the issue. If subsequent payment instalments are defaulted, PSA may suspend course access until such time an instalment can be made.

*Payment by instalments is limited to monthly instalments across 6 months

Please note, for all instalment plans, the first instalment is deducted upon receipt of a completed Direct Debit Authority form and the following instalments are deducted on the 10th of each month thereafter.

4.6.2 Recovery of outstanding enrolment fees

PSA RTO collects all fees to be paid by the learner before completion of their training. PSA RTO retains learner fees that it collects.

PSA RTO has a robust process for the recovery of outstanding fees from a learner, involving:

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

One of the penalties that may be considered is the delay in release of results or testamur(s) as relevant to the learner until all fees are recovered, depending on the contractual requirements in each jurisdiction. For significant learner debts, formal debt collection actions may also be undertaken.

Where payment has not been received within the prescribed payment terms PSA will contact the learner (or employer where the employer has indicated they are paying enrolment fees) to discuss the matter.

Learners will be contacted by PSA where the debt remains unpaid by more than 30 days and again if debt remains unpaid by more than 45 days. Where the debt is overdue by more than 60 days PSA will contact the learner and advise that the debt will be referred to a debt collection agency if it remains unpaid by more than 90 days from the due date.

PSA will refer debts owing to a debt collection agency if it remains unpaid by more than 90 days.

Where the learner is eligible to request payment by instalments (payment plan) for enrolment fees and an automatic debit has a declined payment, PSA will contact the learner to discuss the matter in order to:

- Confirm the payment details (e.g. expired credit card or change of bank account details);
- Make arrangements for an alternative payment method.

4.7 Financial hardship

PSA will consider alternative payment arrangements where a learner provides written notice outlining financial distress. PSA will negotiate with the learner an alternative payment plan which will be put forward to Senior Management for approval.

PSA will notify the learner by email if an alternative payment plan has been approved.

Where an alternative plan cannot be negotiated, course access will be suspended and continuation/withdrawal of enrolment will be discussed.

4.8 Refunds

Refunds may be applicable to specific learners. Refund arrangements are detailed in the refund arrangements table below.

4.8.1 Non Refundable Enrolment fees

Enrolment fees are paid for any training service, cover administrative components of service provision, and are often mandatory fees for publicly funded course services. In these cases enrolment fees are non-refundable once the learner has enrolled into the training service.

PSA RTO's general refund arrangements for all training services, including the provision of refunds to employers/industry for additional charges paid beyond the learner and government contributions, are as follows:

Refund Arrangements	Conditions
PSA initiated cancellation or deferral PSA reserves the right to cancel or defer a course or event or make changes to the program.	If PSA cancels or defers a course or event, the registrant may receive 100% refund of the course/registration fee to be used for a future enrolment or registration. PSA bears no responsibility for any costs incurred (such as flights, accommodation, travel or other expenses) or loss of income if a course or event is cancelled or deferred.
Learner withdrawal before training course commencement and/or the 'withdrawal with no educational penalty cut-off date.' This is applicable for training courses or events with a face-to-face or digital start date. Learners are advised that written advice (such as email) of course withdrawal is necessary to ensure that they are eligible for refunds.	Cancellation more than fourteen (14) days prior to course or event start date are permissible but will incur a registration service charge of \$110 excluding GST or the entire course/registration fee if the fee is less than \$110. This registration service charge does not apply for events offered free to members. Cancellation Within seven (7) to fourteen (14) days prior to course or event start date are permissible but will incur a charge equivalent to 50% of the course/registration fee or \$110, whichever is higher. Cancellation less than seven (7) days prior are not permissible and will not be refunded. No refund will be applied if a learner has accessed the course materials. If the registrant does not cancel or withdraw and does not attend the course/event, the registrant will incur the entire course/registration fee. No refund will be provided to registrants if the requirements of the course or event have not been completed within the timeframe required by the course or event. Note: In cases for subsidised Learners in specific jurisdictions where a mandatory government enrolment fee is required, these fees are non-refundable once the course services have commenced.
Learner is unable to continue in the training course as they do not meet employment obligations	If a learner enrolls in a course prior to meeting employment obligations and makes a payment of enrolment fees and withdraws due to not being able to

	meet the employment obligations PSA will not provide a refund of any enrolment fees paid. This will be held to services administrative costs.
PSA RTO 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.
Learner withdrawal after unit commencement.	No refund payable for units of competency beyond the 'withdrawal with no penalty cut-off date.
Learner changes their mind	If a learner enrolls in a program and is not given access to the course and subsequently changes their mind, a full refund will not be applied. An administration fee will be retained by PSA. Administrative fee is \$110.00 excluding GST. If the course fee is less than \$110.00 the full course fee will be retained Learners may transfer their enrolment to a new training course within 3 months of the initial enrolment. Transfer limit is 1 per student per enrolment. Transfer is only applicable before the enrolment is commenced.
Learner enrolls into incorrect course	If a learner enrolls into the incorrect program the enrolment fee may be transferred to the correct program however if the new enrolment fee is less no refund will be applied. This will be held as an administrative fee by PSA. Learners may transfer their enrolment to a new training course. Transfer limit is 1 per student per course. If the Learner enrolls into the incorrect course and does not wish to enrol in a different training course then a full refund will not be applicable. PSA will retain an administrative fee of \$110.00 excluding GST. If the course fee is less than \$110.00 the full course fee will be retained
Learner subsequently becomes a member	PSA offers member discounts for many of its educational products. The learner must be a PSA member at the time of enrolment to qualify for the member discount. Where a learner enrolls in a program and subsequently becomes a member, the difference between the member and non-member price will not be refunded.
Learner is a member but enrolls as a non-member	PSA offers member discounts for many of its educational products. The learner must be a PSA member at the time of enrolment to qualify for the member discount. Where a learner enrolls in a program and is a current PSA member at the time of the enrolment but purchases the program at the non-member cost PSA will refund the difference in the course less an administration fee of \$110.00 excluding GST.
Financial Hardship	PSA will review all refund requests relating to financial hardship and assess on a case by case basis. Learners will be required to submit evidence of financial hardship to PSA.

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 learner and government contributions.

4.8.2 Non Refundable Event or CPD Fees

CPD or Event fees are paid upon registration. The following non-refundable arrangement are in place

Refund Arrangements	
PSA initiated cancellation or deferral PSA reserves the right to cancel or defer a course or event or make changes to the program.	If PSA cancels or defers a course or event, the registrant will receive 100% refund of the course/registration fee. PSA bears no responsibility for any costs incurred (such as flights, accommodation, travel or other expenses) or loss of income if a course or event is cancelled or deferred. Or, placement in an appropriate alternate course, as per the clients' preference.
Registrant initiated cancellation, withdrawal or transfer of registration	More than fourteen (14) days prior are permissible and will incur a registration service charge of \$110 excluding GST or the entire course/registration fee if the fee is less than \$110. This registration service charge does not apply for events offered free to members. Within seven (7) to fourteen (14) days prior are permissible and will incur a charge equivalent to 50% of the course/registration fee or \$110, whichever is higher. Less than seven (7) days prior are not permissible and will not be refunded. Registrant may transfer their enrolment to a new course date within 3 months. Limit one transfer per enrolment fee.
Registrant subsequently becomes a member	PSA offers member discounts for many of its CPD and Event products. The registrant must be a PSA member at the time of registration to qualify for the member discount. Where a registrant registers in a program and subsequently becomes a member, the difference between the member and non-member price will not be refunded.

4.8.3 Refunds due to non-provision of services

All fees levied are refunded in full if PSA RTO is unable to commence the course service as agreed due to a lack of minimum learner numbers, a course or unit is cancelled or re-scheduled to a time unsuitable to the learner, a learner is not given a place due to maximum number of places being reached, where a learner withdraws from training not of their own accord, 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 learner numbers, no available training personnel, PSA RTO is no longer approved to deliver government supported courses in the relevant jurisdiction, where PSA RTO closes or due to other unforeseen circumstances caused by PSA RTO.

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

4.8.4 Refunds due to request hardship application

Learners may have extenuating circumstances that prevent them from attending scheduled course dates that may include but are not limited to illness, family or personal matters, or other reasons that are out of the ordinary.

Where delivery has commenced, course fees have been paid and an employer or learner believes a special circumstance refund is warranted, the client may apply for a refund by writing to the General Manager – Education and Training Delivery via email at:

PSA RTO General Manager – Education and Training Delivery

Training@psa.org.au

PSA RTO may approve a pro rata refund of fees and charges at any time during the course of delivery if learners withdraw for reasons of personal circumstances beyond their control, such as

- serious illness resulting in extended absence from course activities
- injury or disability that prevents the Learner from completing their course
- Other exceptional reasons at the discretion of PSA RTO.

In all cases, relevant documentary evidence (for example, medical certificate) is required. Details of all refunds are retained for audit purposes.

This decision of assessing the extenuating circumstances rests with the PSA RTO General Manager - Education and Training Delivery and shall be assessed on a case by case situation.

All refund applications are assessed and processed within fourteen (14) days of the application being placed. The applicant will be advised in writing of the outcome of their application, including reasons for refusing a refund in cases where this occurs.

PSA RTO does not provide a refund in cases where a learner has withdrawn from a qualification but has completed all the requirements for a lower level qualification, which attracted a lower learner fee.

All clients have the right to appeal a refund decision made by PSA RTO. Please refer to the Complaints section for further information.

4.8.5 Third Party refunds

If course services fees have been paid to PSA RTO by a Third Party, any refunds payable will be remitted to that Third Party.

4.8.6 Treatment of learners seeking review

PSA RTO's processes and procedures ensures that a learner is not victimised or discriminated against for:

- seeking a review or reconsideration of a decision;
- using PSA RTO grievance processes or procedures; or
- PSA RTO is satisfied that "special circumstances" prevented, or will prevent, the learner from completing the requirements of the course or the part of the course.

4.9 Fee records

All training services fees, relevant invoices and receipts for each learner course enrolment are recorded and maintained in PSA student management system. This system acts as the official accounts receivables system for PSA RTO and is maintained as the official and auditable records for all fees, charges and refunds.

Version control log

Policy authorised by	Chief Financial Officer
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Policy maintained by	RTO Compliance Manager
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Version	Date	Changes/Notes	Proposed Review Date
1.0	30.6.2020	Initial	
2.0	27.10.2020	Change of owner and wording Additional of new non-refundable items	27.10.2021
2.1	24.11.2020	Update to terms for clarity	24.11.2020
2.2	30/11/2021	Version control and formatting changes	30.11.2021