

SNS-02-POL-002 Fees and Refunds

Standards for Registered Training Organisations (RTOs) 2025	<i>This policy aligns to:</i> ☐ Outcome Standard 2 – Learner Protection ☐ Outcome Standard 4.1 – Governance & Risk ☐ Outcome Standard 4.3 – Financial Viability
<i>This policy also operates in conjunction with:</i> • Australian Consumer Law (Competition and Consumer Act 2010) • SNS Course Viability & Delivery Governance Workbook • SNS – Schedule of Fees • Fee Administration and Refund Procedure • Continuous Improvement Procedure	

Purpose

SNS College of Western Australia is committed to transparent, fair, and lawful administration of fees and refunds.

The purpose of this policy is to:

- ensure students are fully informed of all fees, charges, and refund conditions prior to enrolment;
- provide a fair and reasonable refund framework;
- protect fees paid in advance; and
- ensure compliance with the Standards for RTOs 2025 and Australian Consumer Law.

This policy forms part of SNS College’s financial governance framework and supports sustainable, compliant and transparent training delivery.

Scope

This policy applies to:

- all prospective and enrolled students;
- all accredited training products delivered by SNS College of Western Australia; and
- all staff involved in enrolment, fee administration, and refunds.

SNS College does not engage in unfair contract terms and ensures refund conditions are proportionate, reasonable and transparent.

Policy Principles and Governance Controls

Principle	Policy Intent (What)	Operational Control (How – via Procedures & Frameworks)	Oversight & Evidence
Transparency of Fees	All learners receive clear, accurate and accessible fee information prior to enrolment.	Schedule of Fees published and provided pre-enrolment; Fee Administration Procedure governs disclosure.	Schedule of Fees; Website; Enrolment documentation; Audit file review.
Informed Decision-Making	Students are able to make informed enrolment decisions based on full disclosure of costs and refund conditions.	Pre-enrolment information pack includes fees, payment terms and refund policy.	Enrolment records; Student Handbook; Pre-enrolment checklist.
Financial Sustainability	Course fees are set to support sustainable delivery capability without compromising quality.	Course Viability & Delivery Governance Workbook used to model costs and confirm viability prior to publication.	Approved Governance Workbook; Summary Sheet; CEO sign-off.
Fair and Reasonable Refunds	Refund decisions are proportionate, consistent and compliant with Australian Consumer Law.	Refund Procedure outlines assessment process; Administration fees limited to reasonable costs incurred.	Refund Register; Approved refund forms; CI Register entries.
Protection of Fees Paid in Advance	Fee collection practices minimise financial risk to learners.	Instalment arrangements; staged fee collection; governance oversight of viability.	Payment schedules; Financial records; Governance minutes.
Compliance with Australian Consumer Law	Nothing in this policy limits or replaces statutory consumer guarantees.	Policy explicitly references ACL; Refund decisions tested against consumer guarantees.	Policy review records; Legal guidance (if applicable); Audit evidence.
Risk Monitoring and Continuous Improvement	Refund trends and fee risks are monitored to identify systemic issues.	Refund Register maintained; data reviewed quarterly; CI entries created where required.	Refund Register; Governance meeting minutes; CI Register.
Governance Oversight	Fee setting and refund practices are subject to governance review.	CEO oversight; Annual policy review; Governance Dashboard monitoring.	Policy review cycle; Version control log; Governance Committee records.

Australian Consumer Law

Nothing in this policy limits, excludes, or modifies a student's rights under the **Australian Consumer Law (ACL)**.

Refunds may be payable where training or assessment services:

- are not delivered with due care and skill;
- are not fit for purpose; or

- do not meet the agreed training and assessment arrangements, regardless of whether a student has commenced training or assessment.

Roles and Responsibilities

Role	Responsibility
Training Manager (or delegate)	Overall responsibility for fee and refund decisions, including discretionary refunds
Student Services	Processing enrolments, payments, refund requests, and maintaining records
CEO	Oversight of compliance, continuous improvement, and audit response
Finance / Administration	Processing payments and approved refunds

Fee Information and Disclosure

SNS College of Western Australia will inform prospective students, prior to enrolment, of:

- total course fees and payment schedules;
- compulsory and incidental fees;
- any additional charges or third-party costs;
- refund conditions and processes;
- payment methods and recovery of outstanding fees.

Where incidental fees apply, students will be informed that:

- the fee relates to an essential good or service; and
- the student may source that good or service from an alternative supplier.

Fee Administration

SNS College of Western Australia will:

- Charge fees only in accordance with published fee information and this policy.
- Maintain accurate records of all fees charged, payments received, and refunds processed.
- Allow fees to be paid by a third party (e.g. employer) where applicable.
- Require payment in accordance with agreed payment arrangements.
- Withhold Statements of Attainment or Qualifications where fees remain outstanding.
- All applicable tuition and non-tuition fees are detailed in the SNS – Schedule of Fees (current version), which is made available to learners prior to enrolment.

Course fees are determined and periodically reviewed through the SNS Course Viability & Delivery Governance Workbook, which assesses financial sustainability, cost structure, workforce capacity and delivery risks in accordance with the Standards for RTOs 2025.

Additional Non-Tuition Fees

SNS College of Western Australia may apply additional non-tuition fees, including but not limited to late payment fees, reassessment fees, course extension fees, and replacement certification fees.

All such fees are published in the Schedule of Fees and disclosed to students prior to enrolment or at the time the fee becomes applicable.

Protection of Fees Paid in Advance

SNS College structures fee collection arrangements so that prepaid fees held from or on behalf of an individual for services yet to be provided in relation to the same VET course do not exceed **\$1,500 at any time**.

Where SNS College proposes to receive prepaid fees above the **\$1,500 threshold**, an approved prepaid-fee protection arrangement meeting **Compliance Requirement 18** must be implemented before the excess amount is

received. Requirement 18 applies where prepaid fees received for the same VET course exceed \$1,500; for a non-government WA RTO, an approved protection arrangement is then required.

SNS College will:

- structure payment arrangements to align with delivery milestones wherever practicable;
- use instalment arrangements to reduce financial exposure to learners;
- monitor individual learner prepaid-fee exposure against services already delivered;
- ensure learners are not financially disadvantaged if SNS College is unable to deliver training as agreed; and
- provide a full refund of prepaid fees for services not delivered where SNS College cancels or discontinues a course and an alternative arrangement is not accepted by the learner.

Prepaid-fee exposure and financial risk are monitored through the **Prepaid Fee Monitoring Register, Course Viability & Delivery Governance Workbook and governance reporting processes**.

Payment Arrangements and Outstanding Fees

- Flexible payment options may be offered, including instalments and electronic payment methods.
- Where a payment becomes overdue, SNS College will notify the student in writing.
- If fees remain unpaid after reasonable notice, enrolment may be suspended until payments are brought up to date.
- SNS College may consider individual circumstances, including financial hardship, prior to suspension.

Refund Policy

Refund Framework

SNS College of Western Australia applies refund practices that are fair, transparent and consistent with Australian Consumer Law (ACL).

Refund rights under this policy operate **in addition to**, and do not replace, a student's rights under the ACL.

Cooling-Off / Initial Refund Period

Students may request a refund within 7 calendar days of written enrolment confirmation.

This administrative refund period does not limit a student's rights under the Australian Consumer Law, which may apply beyond this timeframe where services are not delivered in accordance with agreed arrangements.

Refund Requests

- All refund requests must be submitted in writing using the Refund Request Form.
- Supporting documentation must be provided where applicable.
- Refund requests are assessed on a case-by-case basis.
- Decisions are made in accordance with this policy and Australian Consumer Law.

Administration Fees

Where permitted under the Australian Consumer Law, SNS College may retain a reasonable portion of fees to cover costs incurred up to the date of withdrawal.

Any administration fee retained will:

- Reflect reasonable administrative and resource costs;
- Not exceed the amount reasonably incurred; and
- Not apply where a refund is required under Australian Consumer Law.

An administration fee applies to full qualification enrolments only and is included in the published course fee. No administration fee applies to stand-alone unit enrolments.

Refund Eligibility

A refund may not be payable in circumstances where:

- A student withdraws for personal reasons unrelated to delivery quality; and
- Training and assessment services have been delivered in accordance with agreed arrangements.

However, refunds will be provided where required under the Australian Consumer Law, including where services:

- Are not provided with due care and skill;
- Are not fit for purpose; or
- Do not match the agreed training and assessment arrangements.

RTO-Initiated Cancellation

Where SNS College cancels or is unable to deliver a course, students will be offered:

- Enrolment in an alternative course; or
- A full refund of fees paid.

Students are not required to submit a refund request in these circumstances.

Refund Processing

- Refund requests will be acknowledged within 7 days.
- Approved refunds will be processed within 4 weeks.
- Refunds will be paid to the original payer unless otherwise authorised.
- A statement of fees will be provided detailing amounts paid and refunded.

Records and Continuous Improvement

SNS College of Western Australia will:

- record all refunds in the Refund Register;
- retain refund and fee records in accordance with the Records Retention Schedule (minimum 7 years)and
- use refund data to inform continuous improvement activities.

Monitoring and Review

This policy will be:

- reviewed at least annually; and
- reviewed sooner where required due to legislative, regulatory, or audit changes
- Governance oversight of fee and refund practices is reported through regular management and governance review processes.

Version Control

Version Control Table					
Date	Summary of Modifications	Modified by	Version	Date of Implementation	Next Review Date
23/12/2025	Review and update of Fee Administration and Refund Policy based on consultant-provided V1.0 template. Changes included contextualisation for SNS College of Western Australia,	SNS college	V2.0	23/12/2025	23/12/2026

	alignment with Australian Consumer Law requirements, clarification of fee administration and refund principles, and updates to reflect TAC audit rectification actions and current organisational processes.				
29/12/2025	Clarified administration fee application and alignment with Schedule of Fees	SNS college	V2.1	29/12/2025	29/12/2026
15/02/2026	Updated to align with Standards for RTOs 2025 (Quality Areas 2 & 4). Removed references to Standards 2015 clauses. Strengthened ACL wording and refund safeguards. Integrated reference to Course Viability & Delivery Governance Workbook for financial sustainability oversight. Added Policy Principles and Governance Controls table.	SNS college	V3.0	15/02/2026	15/02/2027
22/02/2026	Updated to strengthen prepaid fee protection controls, including explicit limits on fees collected in advance and alignment to Outcome Standards 2 and 4.	SNS college	V3.1	22/02/2026	22/02/2027
17/06/2026	Document renumbered to SNS-02-POL-002. Administrative review completed. Document control updated to align with governance framework.	SNS college	V3.2	17/06/2026	17/06/2027
20/08/2026	Updated prepaid-fee protection provisions to align with Compliance Requirement 18, including clarification of the \$1,500 threshold, removal of the voluntary-payment exception, and stronger controls for learner financial protection and monitoring of prepaid-fee exposure.	SNS college	V3.3	20/08/2026	20/08/2027

RTO INFORMATION

Document Name	SNS-02-POL-002 Fees and Refunds V3.2
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