

# RTO Policy 8: Fees, Charges and Cancellations

# OWNERSHIP

This policy is the responsibility of CPA Australia's Registered Training Organisation (**CPA Australia RTO**) working group (**CPA Australia RTO Working Group**).

## Scope

CPA Australia Ltd (**CPA Australia**) has established this policy to support the Australian Skills Quality Authority (**ASQA**) *Standards for Registered Training Organisations (RTO) 2015*. The policy has been developed and implemented by the CPA Australia RTO Working Group to support and provide clear instruction and guidance to program Candidates and CPA Australia RTO Personnel in relation to the fees and charges for products and services offered by the CPA Australia RTO, and the processes to be followed in regard to these fees and charges.

## Review and Maintenance

Maintenance and review of the CPA Australia RTO Fees and Charges Policy is the responsibility of the CPA Australia RTO Working Group. The CPA Australia RTO Working Group will maintain ongoing records of the elements and application of this policy. The CPA Australia RTO Working Group will provide ongoing reports to all relevant stakeholders.

## Change Record

<b>Date</b>	14 December 2018
<b>Version</b>	14.0
<b>Description</b>	Thirteenth Update
<b>Author</b>	CPA Australia RTO Working Group
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**\*This policy replaces the previous RTO CPA Fees & Charges Policy (#1400182\_1) and RTO CPA Fees Policy Version 1.2 (#401956) documents used when registered with VRQA**

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# POLICY

## Course Fees and Charges

CPA Australia RTO charges fees for participation in accredited training and assessment for Australian Qualifications Framework (AQF) qualifications. All fees and charges are published in relevant marketing materials, My Online Learning, and in the applicable Candidate Handbook. They are detailed in this policy document and address the circumstances under which the charges may be applied. The procedures for handling refunds are also included.

## Terms and Conditions of Payment

1. Acceptable payment methods when purchasing a full program of study or module (component of a program) are Visa, MasterCard, AMEX, Diners or a cheque made payable to: CPA Australia Ltd (ABN 64 008 392 452).
2. Orders for programs offered by CPA Australia RTO must be accompanied by full payment. Postage and handling is included in the cost where applicable.
3. A tax invoice will be generated from enrolling via My Online Learning.
4. CPA Australia RTO will supply hard copy training materials (such as course manuals) to Candidates in Australia within 15 working days from receipt of payment. Refunds for cancellation of enrolment in the program will only be granted under exceptional circumstances (please refer to the section "Refunds and Cancellations: Grounds for Refunds"). Applications to cancel enrolment from a program must be submitted to the CPA Australia RTO Manager in writing, by emailing [rto@cpaaustralia.com.au](mailto:rto@cpaaustralia.com.au) and detailing the reason for cancellation.
5. Please contact the Member Administration Hotline on 1300 737 373 for assistance with enrolment. Please allow up to 15 days for replacement of the product.
6. The RG 146 Compliance Solution program is sold for individual and private use only and protected by Australian copyright laws. The program cannot be copied, reproduced, adapted, stored in a retrieval system, transmitted or sub-licensed without the prior written permission of CPA Australia. Any unauthorised copies sold, leased, imported, distributed or publicly exhibited for trade purposes constitute an offence and attract civil and criminal penalties. For permission to reproduce or otherwise any part of the training materials for a program/subject offered via CPA Australia RTO, a request in writing must be made to CPA Australia's Legal Business Unit, CPA Australia, Level 20, 28 Freshwater Place, Southbank, VIC Australia 3006.
7. CPA Australia RTO reserves the right to alter any program offered by CPA Australia RTO without notice; however the program/s are intended to be provided as advertised.
8. The information expressed in any program offered by CPA Australia RTO represents the opinions of the author and not necessarily those of CPA Australia or its members. The content of these programs is for educational purposes only. It is not intended as professional advice. For professional advice you should consult a suitably qualified professional. To the extent permitted by law CPA Australia expressly disclaims all liability for any loss or damage arising from reliance upon any information from the training materials of any of CPA Australia's RTO program/subject.

## Fees Paid in Advance

CPA Australia does not collect fees in advance. The Cert IV in Finance & Mortgage Broking program commences for a Candidate automatically upon process of purchase via My Online Learning. Candidates receive immediate access to soft copy version(s) of the materials and can begin their studies immediately.

CPA Australia has an established Deed of Indemnity and has the financial resources available to meet obligations to Candidates in the unlikely event of a default by the CPA Australia RTO. Upon purchase of a module(s) Candidates will automatically be given access to the applicable module via CPA Australia's online learning facility My Online Learning – which can be accessed through the CPA Australia website. Hard copy training materials will be sent to Candidates within 15 working days of the date of purchase of a module(s) from the program.

## Summary of Fees and Charges

The below table shows the fee structures for enrolment into the other programs delivered under CPA Australia RTO:

Course	Product	Member	Non-Member
Cert IV Finance & Mortgage Broking	Cert IV Finance & Mortgage Broking	\$585	\$645

### Additional Services Fees

Where additional services are required by the Candidate the following fee structure will apply;

Service	Fee
Deferral of Assessment Due Date	\$150
Subsequent Deferral of Assessment Due Date*	\$150
Re-sit Fee (Resubmission of assessment)	\$585 (member) \$645 (non-member)
Late Submission (of Assessment)	\$40
Credit Transfer Application Fee	\$110
Recognition of Prior Learning Application Fee**	\$300

Then \$100 per unit of competency assessed up to maximum of 5 units	
Cancellation Admin Processing Fee***	\$50

\* Subsequent deferral(s) of assessment due date are reviewed on a case-by-case basis by the CPA Australia RTO Working Group and are based on evidence supplied by the Candidate as part of their application for deferral.

\*\*The \$100 fee is applied per unit of competency for which recognition is being sought up to a maximum of 5 units (units included in an application above this amount will not be charged)

\*\*\*An admin processing fee is only applied where a full refund is granted

Please note these fees are the same for both CPA Australia members and non-members.

#### Charging of GST

GST is not applied to programs offered by CPA Australia RTO (see ATO ruling GSTR 2001/1 *Goods and services tax: supplies that are GST-free for tertiary education courses* available on the ATO website).

## Refunds and Cancellations

### Cancellations

Once a Candidate has enrolled into the Cert IV in Finance & Mortgage Broking, no refund is available if the Candidate elects not to complete the program or module and/or submit an assessment for marking. Candidates receive instance access to soft copy version(s) of the materials when their enrolment is processed. A refund will only be applied if a Candidate is able to provide evidence of 'exceptional circumstances' in which they would be unable to complete a course of study.

Candidates wishing to cancel from a module/program must submit email the CPA Australia RTO Manager on [rto@cpaaustralia.com.au](mailto:rto@cpaaustralia.com.au) outlining their reasons for consideration

### Grounds for Refunds (Exceptional Circumstances)

Candidates who cancel a module/program will only be eligible for a refund in the following circumstances;

- CPA Australia RTO withdraws module/program;
- Terminal illness (or injury) to the Candidate which makes it impossible for the Candidate to complete the program. Such applications must be supported by appropriate medical documentation.

Circumstances in which a refund **will not** be granted for cancellation from a module/program;

- Change of mind;
- Change of employment or working hours;
- Domestic relocation;
- Financial hardship; or
- Retrenchment (a deferral may be granted)

Any other reason a Candidate submits as grounds for cancellation will be assessed by the CPA Australia RTO Working Group on a case by case basis.

## Payment of Refunds

Candidates who have been granted a refund due to Exceptional Circumstances will receive a refund of the full purchase amount, less a \$50 administration processing fee per module enrolled (unless otherwise advised explicitly by CPA Australia RTO), within 15 working days from receipt of the returned hard copy training materials. Refunds will not be paid until all hard copy training materials has been returned back to CPA Australia via certified mail.

Refunds agreed by CPA Australia will only be paid to the person or body (on behalf of the Candidate) from who the original payment was received. Where payment was made by credit card, refunds can only be made back to the credit card used in the original transaction.

## Deferrals

If a Candidate experiences Exceptional Circumstances but does not wish to cancel from a module/program they may apply to defer their studies to a later date. The standard deferral period differs depending on how the original studies were undertaken. For **distance learning** the standard deferral period is a maximum of 3 months from the original assessment due date.

The cost for deferral of an assessment due date is \$150 per deferral. Candidates are entitled to a maximum of two deferrals per enrolment.

Any extensions to the standard deferral period(s) outlined above will be assessed by the CPA Australia RTO Working Group on a case by case basis.

Please refer to the CPA Australia RTO Deferral policy available from the [forms and policies webpage](#) for further information.

Candidates who receive two deferrals for a module but then fail to submit their assessment by the revised due date will be cancelled from the module/program.

## Complaints and Appeals

Should a Candidate wish to appeal against a decision not to award a refund, they may do so by completing a *Complaints and Appeals* form, attaching any related documentation as evidence and submitting their appeal to CPA Australia RTO by following the process set out in the Complaints and Appeals Policy located on the CPA Australia website.

## Late Submission of Assessment

If a Candidate submits their assessment documentation after the assessment due date **but between 3 days cut off period for deferrals (above) and two (2) weeks after their assessment due date** they will be subject to a late assessment fee of \$40. This must be paid before the assessment is sent for marking.

Assessment (and reassessment) submissions received after the two week cut off period will be **cancelled** and a full registration fee will be payable if the candidate wishes to proceed with the module.

## Procedure: Actions and Responsibility

All Candidates and prospective Candidates will be made aware of their rights in relation to enrolment, cancellation, deferral, RPL, credit transfer and their right to appeal a decision through the Candidate Handbook, available on the CPA Australia website and/or through consultation with CPA Australia RTO Personnel. A successful enrolment into a module/program it is the Candidates responsibility to ensure they are familiar with their rights in relation to these areas.

Action	Responsibility
Information including full details of the program is readily available to the Candidate on program enrolment forms and a detailed summary of fees as well as information on administration charges is available in the Candidate Handbook and this policy.	CPA Australia RTO Manager
<p>An annual review of fees will be undertaken by the CPA Australia RTO Working Group based on business needs and expectation, legislative and regulatory changes, independent market forces, administrative costs involved in program delivery and ongoing management of the program.</p> <p>Any changes to the advertised amounts will be communicated externally via changes to this policy, the Candidate Handbook, program enrolment forms and marketing collateral. Changes will be communicated internally to CPA Australia RTO Personnel via an RTO operational briefing (face-to-face and/or electronic updates to internal procedure documentation, staff reference cards, email).</p>	CPA Australia RTO Working Group CPA Australia RTO Manager
Fees charged for products and services will not differ from the amount advertised in program specific documentation available for download from the CPA Australia website.	CPA Australia RTO Manager CPA Australia RTO Working Group
<p><b>Credit Transfer Application Fee</b></p> <p>Candidates wishing to apply for a transfer of credit should follow the procedures outlined in the Credit Transfer Policy located on the CPA Australia website. There is a one off application fee payable to assess a credit transfer application.</p>	Candidate CPA Australia RTO Manager CPA Australia Member Administration
<p><b>Recognition of Prior Learning Fee</b></p> <p>Candidates wishing to apply for recognition of prior learning (RPL) should follow the procedures outlined in the Recognition of Prior Learning Policy located on the CPA Australia website. There is an application fee of \$300 and then a fee per unit of competency for which recognition is being sought up to a maximum of 5 units of competency (a total of \$300 plus \$5,000). Units of competency above this amount will be assessed as part of the application but not fee will be payable by the Candidate.</p>	Candidate CPA Australia RTO Manager CPA Australia Member Administration
<p><b>Certificate Reprint Fee</b></p> <p>An administrative fee of \$40 is charged to Candidates who require a reprint of their original Diploma certificate/testamur documentation. This fee is only applicable to</p>	Candidate CPA Australia RTO Personnel



<p>requests for replacement certification. There is no charge associated with issuing of testamur during the program.</p> <p>Candidates who require this service should complete a <i>Certificate Reprint Request</i> form located on the CPA Australia <a href="#">website</a>. The request for reprinted materials will be processed by a member of CPA Australia RTO Personnel.</p>	<p>CPA Australia Member Administration</p>
<p><b>Re-sit Fee</b></p> <p>A re-sit fee relates to the fee charged by CPA Australia RTO to a Candidate who has been deemed Not-Yet-Competent (<b>NYC</b>) after an assessment has been marked by an assessor within the given time frame for assessment.</p> <p>Based on feedback from the assessor, a Candidate may revise aspects of their submitted assessment documentation for further consideration <b>once</b> before a final result is given. If a Candidate is unsuccessful on this revised attempt they will be deemed to have not passed the module/program of study.</p>	<p>Candidate CPA Australia RTO Manager CPA Australia Member Administration</p>
<p><b>Late Submission of Assessment</b></p> <p>Candidates who submit their assessment documentation for marking between 3 days cut off period for deferrals (above) and two (2) weeks after their <b>assessment due date</b> will be subject to a \$40 late fee which must be paid before the assessment is sent to the assessor for marking.</p> <p>An assessment will not be sent to an assessor for marking until this fee has been paid by the Candidate. A member of CPA Australia RTO Personnel will contact the Candidate to arrange payment of this fee.</p> <p>Assessments received after the 2 week cut off will not be submitted for marking and the Candidate will be cancelled from the program.</p>	<p>CPA Australia RTO Personnel</p>
<p><b>Cancellations and Deferrals</b></p> <p>Candidates wishing to cancel or defer their enrolment from a module/program should refer to the Grounds for Refunds Exceptional Circumstances and Deferrals sections specified in the above main policy document before proceeding.</p> <p>If the Candidate would like to proceed with their request to cancel or defer they must complete either an <i>Application for Deferral</i> or <i>Application for Cancellation</i> form (as applicable) available from the CPA Australia <a href="#">website</a>, along with the relevant documentation</p> <p>The CPA Australia RTO Manager will assess the request and will respond to the Candidate with the outcome in writing within 3 working days of receipt of the application.</p> <p><b>Deferrals</b></p> <p>If an application for deferral is approved, a member of CPA Australia RTO Personnel will communicate the outcome to the Candidate, specifying the standard revised dates of deferral (a maximum of 3 months for self-paced learning Candidates and 6 weeks for workshop Candidates).</p> <p><b>Cancellations</b></p>	<p>Candidate CPA Australia RTO Manager</p>

If an application is approved by the CPA Australia RTO Manager, the Candidate will be refunded the program fee, less a \$50 admin processing fee per module in which they are enrolled.

The Candidate will be required to return all training materials, documentation and CPA Australia property to the organisation (c/o the CPA Australia RTO Manager) before a refund can be processed.

Refunds will be processed within 15 working days from receipt of the returned hard copy training materials. Refunds will not be paid until all training material has been received.

## Associated Documentation

- Candidate Handbook
- CPA Australia Policies and Procedures
- CPA Australia RTO Complaints and Appeals Policy
- CPA Australia RTO Assessments Policy
- Application for Deferral Form
- Application for Cancellation Form
- Complaints and Appeals Form
- Complaints and Appeals Register