Student Fees and Refunds Policy

Purpose

The purpose of this policy is to ensure that all prospective students, current students, employers, and employment service providers receive accurate, timely, and transparent information regarding the fees, payment arrangements, and refund conditions associated with Insight Training's nationally recognised training products and services.

This policy ensures compliance with the *Standards for Registered Training Organisations (RTOs) 2025*, and the *DTWD VET Fees and Charges Policy*. It establishes consistent and fair practices for the communication, collection, protection, and refunding of fees, ensuring that all processes are conducted ethically, transparently, and in accordance with Australian Consumer Law and other relevant legislation.

Scope

This policy applies to all Insight Training staff, students, employers, and third-party partners involved in the payment, collection, or refund of training-related fees, including state-funded, fee-for-service, and concession arrangements.

Definitions

Employment Service Provider – An Employment Service Provider who has referred the student to Insight Training and will be covering all or part of the cost of the course fees on the student's behalf.

Employer – The employer of a student undertaking a course with Insight Training.

Course – A nationally recognised qualification being delivered by Insight Training as a course.

Course Fee – Is the total cost of the course that is payable by the student, employer or employment service provider.

Student – Student enrolling in, is currently enrolled in or has completed a course with Insight Training.

Policy

Insight Training is committed to maintaining fair, transparent, and compliant financial practices that protect students and uphold regulatory standards.

All fee information — including tuition, resource, and administrative charges — is provided to students before enrolment, ensuring they can make informed decisions.

No individual student will be required to prepay more than $1,500 for services not yet delivered, in line with Clause 18 of the *Standards for RTOs 2025* and the *VET Fees and Charges Policy*. Refunds are processed promptly and equitably, and all transactions are recorded and auditable under Insight Training's governance framework.

If a student is dissatisfied with any decision relating to fees, refunds, or charges, they have the right to appeal. All complaints and appeals about fees, refunds, and associated matters must be addressed via the Insight Training Complaints Policy and Procedure. Students will be informed of this right at enrolment and in all related communications

Guiding Principles

- **Transparency:** All fees, payment terms, and refund conditions are provided upfront, prior to enrolment, in plain English and accessible formats.
- **Learner Protection:** No individual student may be required to pay more than $1,500 in advance of services provided, with robust mechanisms in place to safeguard any prepayments.
- **Equity:** Fee exemptions and concessions are available for eligible students facing financial hardship, with fair and documented assessment.
- **Outcome-alignment:** Credential issuance is conditional on full payment and successful course completion, in line with rigorous and transparent standards.
- **Governance and Quality Assurance:** All policy processes undergo regular internal audits, version control, and review, to ensure continuous compliance and improvement.
- **Recognition and Appeals:** Clear processes exist for recognising prior learning, resolving complaints, and appealing decisions on fees or refunds.

Inclusions and Extras

Insight Training is entitled to charge fees for the delivery of training, assessment, and related services to students. All fees and charges are applied **fairly, transparently, and in accordance with the Standards for RTOs 2025, Clause 18** (*Fees, Refunds and Financial Practices*), the DTWD **VET Fees and Charges Policy (WA)**.

Course Fee Inclusions

The course fee covers all services and materials reasonably required for students to complete their chosen qualification or unit(s) of competency. These may include:

- Administration and processing of enrolment and course applications
- Provision of approved **resource materials and digital learning content**
- Access to **Insight Training's online learning platform** and learning resources
- Use of Insight Training's **facilities and training equipment** (where applicable)
- **Student support services**, such as academic assistance and wellbeing guidance
- Issuing of a **Qualification Certificate** or **Statement of Attainment**, subject to successful completion of competency requirements and full payment of course fees

Note: Course materials are distributed progressively as the student advances through the program. Materials provided for learning purposes become the student's property; however, the **copyright, content, and intellectual property rights** remain with Insight Training or the original author/licensor.

Course Fee Exclusions

The following items and services are **not included** in standard course fees and may attract additional costs:

- Postage or courier costs for submitting hard-copy assessments or documents
- Materials, tools, or equipment not specified as part of the official course resource list
- Personal equipment retained by the student (e.g., uniforms, PPE, or toolkits)
- Optional **excursions, site visits, or field activities** outside scheduled training
- Printing or photocopying of online learning materials
- **Replacement of lost, damaged, or outdated learning resources**
- Re-issuance of a Qualification Certificate or Statement of Attainment (reissuance fee of $50 applies to hard copy requests only)

Payment Options

Insight Training provides a range of secure and flexible payment options for students, employers, and employment service providers.

Course fees must be paid **at the time of enrolment** or in accordance with an **approved payment plan**. Employment Service Providers or Employers may pay the total course fee upfront or an initial deposit as per agreement with an approved payment schedule. Any fees paid under a State subsidised training place will have the course enrolment fees managed as per the policy arrangement.

In accordance with regulatory requirements, **individual students must not pay more than $1,500** in advance of receiving training or assessment services. Where total course costs exceed $1,500, a **payment plan** must be arranged.

Upfront Payment Limit

To protect students, **Insight Training will not collect more than $1,500 in advance** from any individual student prior to the delivery of training or assessment services.
Where total course costs exceed $1,500:

- The remaining balance will be managed through a **payment plan**, ensuring students are never required to pay more than $1,500 for services not yet delivered.
- All instalments will be scheduled according to delivery milestones and documented in the student's **Payment Plan Agreement**.
- Each payment is receipted and recorded in Insight Training's finance system and **VETtrak** to ensure full transparency and audit traceability.

Prepaid Fees

Insight Training does not accept any payment of course fees prior to enrolment confirmation. Students will only be invoiced once their enrolment has been formally accepted and the required pre-enrolment information has been provided, including details of course fees, refund conditions, and learner rights and obligations.

Available Payment Methods

All transactions are receipted and recorded in Insight Training's financial system for transparency and audit purposes.

Insight Training accepts the following methods of payment:

- Electronic Fund Transfers (EFT)
- Payment Plan - Debit Success
- Credit Card (Visa and Mastercard only)
- Centrepay – if eligible and only available under Insight Training Group Australia Pty Ltd.

Electronic Funds Transfer

Students may make payments via electronic funds transfer using the bank details provided on their issued invoice. All EFT payments must reference the invoice number to ensure timely and accurate allocation of funds.

Payment Plan - Debit Success

We offer payment plans for the convenience of students and employers. The payment plan is set to take out payments in instalments (as agreed on the enrolment form) from either the bank or credit card of the students each fortnight. The fees applicable are as follows:

- One-off establishment fee of $12.00 is applicable once plan is activated by the student.
- Dishonour fee for each failed direct debit is $14.95.

For individual students paying their own fees, payment plans must ensure that students are not required to pay more than $1500 in advance of services provided.

If the student is paying by instalments, they must:

- Pay all such instalments on or before the due date;
- In the event that the instalments are being paid by direct debit, the student must ensure that they maintain sufficient funds in their account to meet the instalment payments.
- Student can request an update on the outstanding balance from Insight Training at any time should they wish to receive an account statement. A final receipt will be provided to the student once all payments are received and invoice is fully paid.

Credit Card (Visa and Mastercard only)

We accept credit card payments by Visa and Master card on our website. The below link allows a student to make online credit card payments securely:
Insight - Pay Invoice
The invoice number must be added as a bill reference, this will ensure that we identify the payee against the payment.

Centrepay

Centrepay is a voluntary direct bill-paying service offered to customers receiving Centrelink payments.

We offer Centrepay through our Registered Training Organisation Insight Training Group Australia Pty Ltd. Centrepay will only be applicable to students who are enrolling in a qualification delivered by Insight Training and are already on Centrelink benefits. This method of payment requires a minimum deduction of $10 each fortnight.

For a student to apply to pay through this method they need to:

- Download and fill out the following form Centrepay Form – Services Australia

Student Fee Exemptions

Student fee exemptions are made available to students that are able to substantiate claims of severe financial hardship through valid evidence. Students facing severe financial hardship may apply for a fee exemption or reduction. All hardship applications must include supporting evidence and will be assessed according to documented criteria. Final approval of hardship exemptions rests with the CEO. Complete assessment steps and evidence requirements are outlined in the separate Insight Training Fee Exemption Procedure.
Definition of severe financial hardship:

- Student is receiving an eligible Commonwealth income support payment.
- Student is unable to meet reasonable and immediate family living expenses. This means that their income is not enough to cover the basic necessities of everyday living.
- Student can declare that at the time of making the request they are not in paid employment (working for 10 or more hours each week).

Eligibility

A student may be considered to be in severe financial hardship if they meet **at least two** of the following conditions:

- They are receiving an eligible **Commonwealth income support payment** (e.g. Centrelink benefit).
- Their income is **insufficient to cover basic living expenses** such as rent, utilities, food, or childcare.
- They are **not currently in paid employment** (less than 10 hours of work per week).

Evidence Requirements

Students must complete a **Severe Financial Hardship Fee Exemption Application** and provide a **minimum of two (2)** supporting documents from the list below:

- Centrelink income statement
- Current concession card
- Recent bank statements
- Copies of overdue bills or accounts
- Statutory declaration confirming hardship circumstances

The allocation of fee exemptions and determination of exemption amounts is at the discretion of the CEO and are determined on a case by case basis

Concession fees for Funded Programs

Students may be eligible for a concession fee instead of the full fee for Jobs and Skills WA funded programs, based on eligibility at the time of enrolment.

A copy of the concession card is to be retained and placed on the students file. The following students are entitled to the concession rate on course fees:

a. Persons and dependants of persons holding:
    i. A Pensioner Concession Card.
    ii. A Repatriation Health Benefits Card issued by the Department of Veterans Affairs.
    iii. A Health Care Card.
b. Persons and dependants of persons in receipt of AUSTUDY or ABSTUDY.
c. Persons and dependants of persons in receipt of the Youth Allowance.
d. Persons who are inmates of a custodial institution.
e. Persons who have reached the age of 15 but who have not reached 18 years of age, and who are not due to reach 18 years of age in the calendar year for which they enrol.

Note: Eligibility for concession is determined strictly in accordance with the **Western Australia VET Fees and Charges Policy** issued annually by the **Department of Training and Workforce Development (DTWD)**.

Eligibility:

- Pensioner Concession Card
- Repatriation Health Benefits Card (DVA)
- Health Care Card
- AUSTUDY or ABSTUDY
- Youth Allowance
- **Workforce Australia** participation
- **ParentsNext** participation
- Inmates of custodial institutions
- Secondary school-aged persons not enrolled at school

Withdrawals and Refunds

Students who withdraw before commencement under a State subsidised funding place will not incur penalty fees and are entitled to a full refund of any course fees paid.

Students enrolling in a course under Fee for Service who withdraw after commencement but within 7 days from commencing the course will receive a refund, less the enrolment fee (if applicable). There may be a penalty fee for students who withdraw after 7 days from commencing a course. Insight Training reserves the right to vary this condition.

If the student fails to notify Insight Training of their withdrawal in writing they will be deemed as still enrolled and they will still be liable to pay the course fee's as per the enrolment terms and conditions.

Requests for re-scheduling of any program or course or subject may incur an additional fee. Enrolment in a new course will incur any new fees as applicable.

Fees will not be transferred to another educational institution.

Refund Conditions – Fee for Service

Withdrawal Timing	Refund Entitlement	Condition
Within 7 days of commencement	No Fee (cooling-off period)	Written notice required; starts from enrolment date.
After 7 days to 12 weeks	50 % of full fee payable	Written request with justification
After 12 weeks from commencement	No refund; full fee payable	
Provider cancellation or deferral	Full refund	Paid within 28 days
Compassionate or hardship case	Case-by-case	Requires supporting evidence

Refunds for State Funded courses

Refunds will be issued to students who withdraw from State or Commonwealth funded programs as per the policy for the applicable funding contract. Refunds for students enrolled in funded courses wil be managed in accordance with the terms and conditions outlined in the relevant funding agreement and government policy.

Our Guarantee to Clients

Insight Training may at its discretion defer the commencement date, cancel or vary a program or course prior to commencement. In the event of deferral or cancellation before the program or course commencement the company will refund fees in full and the student agrees that there shall be no further entitlement to damages whatsoever.

A full refund of tuition fees paid will be issued to students, within 28 days of the default, if Insight Training defaults for any of the following reasons:

- The course does not begin on the agreed commencement date, or
- The course ceases to be provided at any time after it commences but before it is completed, or
- The course is not provided in full to the student because a sanction has been imposed on the registered provider.

Outstanding Fees

Irrespective of the student's progress throughout the program or course, if a student fails to pay any instalment by the due date and fails to make contact with Insight Training, the total outstanding balance of the course fee will become immediately due and payable.

Outstanding Fee Monitoring and Recovery Process

- Outstanding invoices for both employers/employment providers and individual students are monitored on a weekly basis.
    - Employers and employment providers receive an automated email every Tuesday detailing all outstanding invoices.
    - Individual students' outstanding invoices are managed collaboratively by Campus Managers and Campus Support team members.
    - Weekly reports are sent on Mondays to Campus Support team members and Campus Managers, identifying students who have not completed payment arrangement agreements (such as Direct Debit).
    - Weekly reports are also sent on Wednesdays, listing students who have defaulted on payments and the number of defaults. Campus Support contacts these students to remind them of payment obligations and notify them of upcoming scheduled payment deductions.

Campus Managers and Campus Support team are responsible for following up with individual students regarding outstanding fees, as each area may have slightly different practices.

Further Recovery Actions

- If there is no reasonable attempt by the student to settle the outstanding balance despite repeated reminders and direct contact, Insight Training reserves the right to:
    - Refer the account to a professional debt collection agency, and/or
    - Make an adverse report to a credit rating agency.

Processes for Direct Debit payments are managed in line with arrangements agreed to at enrolment, and regular communication with Debit Success ensures clarity for students on payment schedules and defaults. This policy is subject to periodic review as processes evolve; updates will be communicated to all stakeholders.

Payment of GST

GST is exempt under section 38-85 GSTR 2003/1 Goods and Services Tax, tax ruling. The ruling explains the supply of a course for 'professional or trade course' is a GST-free education course. ATO reference: law.ato.gov.au

Where a student is enrolled in a course which is offering units of competency or a whole qualification, the course fees attached to this enrolment will be exempt from the payment of GST. GST may apply on the payment of some miscellaneous charges where these charges are in addition to and outside the normal services offered in a course.

Student complaints about fees or refunds

Students who are unhappy with Insight Training arrangements for the collection and refunding of tuition fees are entitled to lodge a complaint. This should occur in accordance with Insight Training Complaints Policy and Procedure.

Record Keeping

Insight Training maintains accurate, secure, and verifiable records of all students financial transactions in accordance with the *Standards for RTOs 2025*, the *Privacy Act 1988 (Cth)*, and the *WA VET Funding Contract*.
Records include:

- Fee schedules and payment plans;
- Receipts and invoices;
- Financial hardship applications and supporting evidence;
- Refund requests and outcomes; and
- Correspondence relating to payment or appeal decisions.

All records are stored securely in Insight Training's **VETtrak system**, **Finance database**, and/or **student files**, ensuring protection from loss, misuse, or unauthorised access.

Retention Period:

All student fee and refund records are retained for a minimum of two (2) years after the cessation of enrolment or completion of training and assessment services.
Records may be retained longer if required under state funding contracts, audit requirements, or legal obligations.

Access to financial and personal information is restricted to authorised Insight Training personnel and may only be released with the student's written consent or as required by law.

Responsibility

- Chief Executive Officer (CEO)
- Compliance Officer
- Administration Coordinator
- Enrolment Support Officer
- Campus Manager

Legislation / Contracts

- SRTO 2025 –
  - Outcome Standards 2.1 and Compliance Standards 18
- ASQA Practice Guide – Fees and Refunds (2025)
- WA VET Funding Contract 2025
- VET Fees and Charges Policy (WA)
- Fair Trading Act 2010 (WA)
- Equal Opportunity Act 1984 (WA)
- Privacy Act 1988 (Cth)
- ATO Ruling GSTR 2003/1

Related Policies and Procedures

- Student Enrolment Policy
- Complaints and Appeals Policy
- Marketing Policy
- Records Retention and Management Policy
- Student Support and Reasonable Adjustment Policy