

Fees and Refund Policy and Procedure

Purpose

SDG College Pty Ltd is committed to ensuring that all fees, charges, and refund arrangements are managed in a manner that is transparent, fair, and compliant with regulatory and consumer protection requirements.

This policy establishes a structured framework for:

- the disclosure and collection of fees
- the application and processing of refunds
- the protection of student financial interests

This policy aligns with the Standards for Registered Training Organisations (RTOs) 2025, ensuring that students are provided with accurate, accessible, and timely information, and that financial practices support fair treatment, informed decision-making, and protection under Australian Consumer Law (ACL).

Scope

This policy applies to:

- all prospective and enrolled students of SDG College Pty Ltd
- all courses and training programs delivered by the organisation
- all tuition fees, non-tuition fees, and incidental charges
- all refund requests, financial transactions, and related administrative processes

This policy ensures that all financial arrangements are managed in a consistent, fair, and transparent manner across all stages of the student lifecycle, including pre-enrolment, enrolment, course participation, and withdrawal.

Related Policies and Documents

This policy must be read in conjunction with the following:

- Student Handbook
Provides students with clear information on fees, payment terms, refund conditions, and their rights and obligations.
- Schedule of Fees and Charges
Outlines the detailed fee structure, payment plans, and applicable charges for each course.



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- Complaints and Appeals Policy and Procedure

Provides the process for students to lodge complaints or appeals, including those related to fees and refund decisions.

Policy Principles

SDG College applies the following principles in managing fees and refunds:

- Transparency – All fees and refund conditions are clearly communicated prior to enrolment
- Consistency – Refund decisions are applied consistently across all students
- Fairness – Consideration is given to individual circumstances where appropriate
- Compliance – All practices align with regulatory requirements and Australian Consumer Law
- Accountability – All decisions are documented and supported by evidence

These principles ensure that students are able to make informed enrolment decisions and are treated equitably throughout their engagement with the organisation.

SDG College ensures that all information relating to fees and refunds is:

- clearly communicated prior to enrolment
- consistent across all student-facing documents
- aligned with the Standards for RTOs 2025 and Australian Consumer Law

Schedule of Fees and Charges

All fees and charges associated with training programs delivered by SDG College are detailed in:

Appendix A – Schedule of Fees and Charges

This document outlines all applicable fees, including:

- tuition fees
- material and resource fees
- payment schedules and instalment arrangements
- miscellaneous charges (e.g. re-assessment fees, replacement materials, additional services)

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Students are provided with a clear and itemised breakdown of all fees prior to enrolment to support informed decision-making. Fee information is consistently reflected across:

- the Student Handbook
- enrolment documentation
- invoices and payment schedules

SDG College ensures that all fee information is accurate, up-to-date, and transparent, and is reviewed as part of ongoing compliance and continuous improvement processes

Payment Terms and Conditions

Fees are payable in accordance with the payment schedule outlined in the student's invoice and enrolment agreement and are clearly communicated to students prior to enrolment through the Student Handbook and Schedule of Fees and Charges.

Payment Requirements

Requirement	Description
Initial Payment	Must be paid prior to course commencement
Payment Schedule	Instalments may apply depending on course structure
Payment Methods	EFT, Credit/Debit card
Cash Payments	Not accepted

SDG College ensures that its fee structure is designed to minimise financial risk to students and aligns with regulatory requirements. Students are not required to pay excessive fees in advance, and payment arrangements are structured to reflect the progressive delivery of training and assessment services.

Prepaid Fee Protection

SDG College complies with applicable regulatory requirements in relation to prepaid fees and ensures that:

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- students are not required to prepay more than \$1,500 in advance of the delivery of training and assessment services (where applicable)
- fees are collected progressively in line with the course delivery schedule

This approach ensures that students are financially protected and are not exposed to unnecessary risk in the event of withdrawal or course changes.

Refund Policy

Refunds are managed in a structured and consistent manner to ensure fairness, transparency, and compliance with regulatory and consumer protection requirements.

Refund conditions outlined in this policy are communicated to students prior to enrolment through the Student Handbook, enrolment documentation, orientation and fee information to support informed decision-making. This policy is also made available on the organisation's website, and students may request a copy at any time by contacting info@tba.

Category	Situation / Requirement	Details / Conditions	Outcome
General Conditions	Submission Method	Refund requests must be submitted in writing using the Refund Request Form (Appendix B)	Request accepted for assessment
	Supporting Evidence	Supporting documentation required where applicable	Required for assessment
	Assessment	All requests assessed in accordance with this policy	Decision made consistently
	Processing Time	Approved refunds processed within 14 calendar days	Timely refund
	Payment Method	Refunds paid to the original payer	Financial control maintained
Refund Entitlements	Course cancelled by organisation	Course does not proceed	100% refund

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Category	Situation / Requirement	Details / Conditions	Outcome
Organisation Cancellation	Withdrawal ≥ 10 business days before commencement	Written notice received within timeframe	100% refund
	Withdrawal < 10 business days before commencement	Late cancellation prior to start	75% refund
	Withdrawal after course commencement	Training has commenced	No refund (unless exceptions apply)
	Course cancelled by SDG College	Insufficient numbers or operational reasons	Full refund provided automatically
Post-Commencement Withdrawal	Refund request requirement	Student action not required	Processed by organisation
	Standard withdrawal	Student withdraws after course start	No refund
	Exception conditions	- Where required under Australian Consumer Law, including where services are not delivered with due care and skill or are not fit for purpose - Approved compassionate circumstances	Case-by-case review
	Notification Requirement		Required for consideration

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Category	Situation / Requirement	Details / Conditions	Outcome
Non-Refundable Items		Student must notify withdrawal in writing as soon as possible	
	Enrolment/administration fees	Charged at enrolment	Non-refundable
	Learning materials	Textbooks/workbooks already issued	Non-refundable
Special Circumstances	Services delivered	Training already provided	Non-refundable
	Serious illness/injury	Medical evidence required	May be considered
	Hospitalisation	Supporting documentation required	May be considered
	Family emergency	Death/serious illness of immediate family	May be considered
Discretionary Authority	Assessment	Evaluated case-by-case	Decision documented
	Decision maker	Chief Executive Officer (CEO)	Final authority
	Possible outcomes	• Full refund • Partial refund • Credit transfer	Based on circumstances
	Documentation	All decisions recorded and justified	Audit evidence maintained

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Refund Procedure:

The organisation applies a structured and documented process to ensure all refund requests are handled consistently, transparently, and in a timely manner, with clear accountability and record-keeping.

Step	Responsibility	Process	Key Controls / Evidence
Step 1 – Application Submission	Student	Student submits a completed Refund Request Form (Appendix B), including supporting documentation where applicable	• Form must be signed by student • Reason for refund clearly stated • Supporting evidence attached (if required)
Step 2 – Initial Review	Administration	Administration reviews the application and verifies student details, enrolment status, and payment records	• Student identity confirmed • Payment method verified • Eligibility checked against policy
Step 3 – Assessment & Calculation	Accounts	Accounts team determines eligibility and calculates refund amount in accordance with the Refund Policy	• Refund calculation aligned with policy • Fee records verified • Calculation documented
Step 4 – Approval	CEO / Authorised Delegate	CEO or delegate reviews the application and approves, modifies, or declines the refund request	• Decision recorded on form • Justification documented • Compliance with policy confirmed
Step 5 – Processing	Accounts	Approved refund is processed using the original payment method or nominated bank account	• Payment method verified • Processed within 14 calendar days • Financial records updated

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Step	Responsibility	Process	Key Controls / Evidence
Step 6 – Notification & Finalisation	Administration	Student is notified in writing of the outcome and records are updated in the Student Management System	• Written outcome provided • SMS updated (status, notes) • Documentation filed in student record

Consumer Protection and Student Rights

SDG College Pty Ltd ensures that all fee and refund practices are implemented in a manner that protects student rights and complies with applicable consumer protection legislation.

Nothing in this policy overrides or limits the rights of students under Australian Consumer Law (ACL). Students retain the right to seek appropriate remedies where training and assessment services are not delivered with due care and skill, are not fit for purpose, or do not match the information provided prior to enrolment.

Students are informed of their rights and obligations prior to enrolment through the Student Handbook and enrolment documentation to support informed decision-making.

Student Rights and Access to Support

Right	Description
Right to lodge a complaint	Students may raise concerns regarding fees, charges, or refund decisions
Right to appeal	Students may appeal any refund decision made by the organisation
Right to procedural fairness	All decisions are made consistently and based on evidence
Right to external review	Students may access external dispute resolution if not satisfied with the outcome

All complaints and appeals are managed in accordance with the Complaints Management and Appeals Management Policy and Procedure, as outlined in the Student Handbook. Students are

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provided with clear guidance on how to access these processes, including timeframes and escalation pathways.

Records Management

SDG College maintains accurate and secure records of all refund-related transactions to ensure transparency, accountability, and compliance.

All documentation relating to refund applications and decisions is:

- securely stored in the organisation's approved record management system
- linked to the individual student record within the Student Management System (SMS)
- retained in accordance with regulatory and organisational record retention requirements

Refund Records Maintained

Record Type	Purpose
Refund Request Forms	Evidence of student application
Supporting documentation	Verification of circumstances
Approval records	Evidence of decision-making
Payment records	Financial accountability
Communication records	Evidence of student notification

These records ensure that all refund decisions are traceable, verifiable, and available for audit or internal review, supporting compliance with regulatory requirements.

Records are retained in accordance with the organisation's Records Management Policy and applicable regulatory retention requirements.

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Continuous Improvement

SDG College applies a systematic approach to reviewing refund practices as part of its continuous improvement and governance framework.

Refund data and trends are monitored and analysed to identify opportunities for improvement and ensure that financial practices remain fair, effective, and aligned with student needs and regulatory expectations.

Continuous Improvement Activities

Activity	Purpose
Governance meetings	Review refund trends and decision consistency
Complaints and appeals analysis	Identify recurring issues or risks
Continuous Improvement Register	Record and track actions for improvement
Policy review	Ensure ongoing compliance and clarity