Refund Policy and Procedure

Purpose

The purpose of this policy is to provide a transparent, fair, and consistent approach to the management of refunds for all students enrolled with Hats Qld Pty Ltd T/A Hope Centre Education. This policy ensures compliance with Clauses 2.2, 2.3, 2.6, and 3.3 of the Standards for RTOs 2025 (F2025L00354) and establishes clear processes for requesting, approving, and processing refunds.

Scope

This policy applies to all students who have paid fees to Hats Qld Pty Ltd T/A Hope Centre Education for enrolment in any training program, as well as staff involved in handling refund requests.

Clause 2.2

Prior to enrolment or commencement of training and assessment, the RTO must provide accurate and accessible information about fees, payment terms and conditions, including refunds, and the learner's rights as a consumer.

Clause 2.3

Where the RTO collects fees directly or through a third party, it must have a clear and accessible policy for refunds of fees paid, including under circumstances where the RTO fails to deliver agreed services or where arrangements are terminated early.

Clause 2.6

The RTO must ensure learners have timely access to support service, including assistance in understanding refund rights and processes, to enable them to complete their training and assessment.

Clause 3.3

The RTO must maintain accurate, up-to-date records of financial transactions with each learner, including payment and refund details, retained for a minimum of thirty years.

Policy

1. General Refund Information

Details of the refund policy are made publicly available on the Hope Centre Education website and included in the Student Handbook. All requests for refunds must be submitted in writing, either by completing the Refund Request Form or by sending an email to the RTO's designated refund email address. Refund requests are assessed within three business days of receipt. Approved refunds are processed and paid within seven business days of approval, in accordance with Clauses 2.2 and 2.3.

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2. Education Agent Commissions on Refunds

Where an enrolment is facilitated by an approved Education Agent, agent commissions are strictly tied to retained tuition fees. In the event that a student withdraws and a full refund of tuition fees is approved, no commission is payable to the agency. Any commission amounts previously retained upfront by the agent are subject to a 100% clawback and must be factored into the final student settlement.

3. Course Cancellation – By Hats Qld Pty Ltd T/A Hope Centre Education

Where the RTO cancels a course before commencement, students are entitled to a full refund of any fees paid. Students are not required to lodge a refund request for course cancellations initiated by the RTO; refunds are processed automatically upon confirmation of the student's bank account details. If a student is withdrawn from a course due to serious misconduct or breach of the Student Code of Conduct, no refund will be granted, in line with the Student Conduct Policy.

4. Course Cancellation (Prior to Course Commencement) – By Student

The course commencement date is the date nominated by the student on their enrolment form.

4.1 If a student cancels enrolment <u>more than seven days</u> before commencement, they are eligible for a refund of fees paid minus Registration Fee (not refundable) $300.

4.2 If a student cancels <u>within seven days</u> before commencement, they are eligible for a refund minus the Registration Fee (not refundable) $300 and a $150 cancellation fee.

5. Course Cancellation (After Course Commencement) – By Student

If a student cancels after the course has commenced, they may be eligible for a pro-rata refund. Refund amounts are calculated based on the total course cost, less the Registration Fee and cancellation fees, divided by the number of course units, multiplied by the number of units not yet commenced. Refunds are determined individually, using documented timetables and student progress records to ensure fair calculations in accordance with Clause 2.3.

6. Special Circumstances

6.1. Hats Qld Pty Ltd T/A Hope Centre Education does not accept responsibility for changes to a student's work commitments or personal circumstances. The following situations are not considered special circumstances

6.1.1. Change in work hours

6.1.2. Inconvenience of travel or travel issues on the day

6.1.3. Family commitments

6.2. Hats Qld Pty Ltd T/A Hope Centre Education will consider refunds for special circumstances in the following situations

6.2.1. Serious misadventure

6.2.2. Serious Illness

6.2.3. Serious Illness of an immediate family member

6.3. For students to be considered for a refund for special circumstances, the student will be required to provide evidence of the special circumstances occurring.

7. Enrolment Extensions

7.1. Students must complete the course within the due date. Students who are unable to complete the course within the due date due to any unforeseen circumstances may seek an extension by submitting a request form along with the supporting documentation to the RTO Manager via email at admin@aaacademy.edu.au. The RTO Manager will investigate each request based upon individual circumstances.

7.2. The request for the extension should be made at least one week before the expiry of the enrolment.

Procedure

Refunds Procedures		
STEP 1 – Lodgement of Refund by Student		
No.	**Who**	**Actions**
1.1	**Student/ Agent**	a) Student completes "**Refund Request Form",** notifying their request for a refund of fees paid via email at admin@aaacademy.edu.au b) Third-Party Provision: If the refund is requested to be remitted via the managing Education Agent, the student must also complete and sign the **Refund Remittance Authorisation Form** and submit both forms together.
1.2	**Admin Officer**	a) Review the refund application and ensure that the Student is eligible for a refund. If a refund is due,

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		calculate the total amount of the refund. b) Check student financial records to identify how the money was originally paid and check for any upfront agent commission deductions. c) If paid via a third-party arrangement, verify that a signed **Refund Remittance Authorisation Form** is attached. Note that commission is non-payable on full tuition refunds and calculate the "top-up" balance owed to the agent. d) Complete internal sections of the **Refund Request Form** and provide it to the RTO Manager for Approval. Go to Step 3.
STEP 2 – Refund of fees – Due to Course Cancellation		
No.	**Who**	**Actions**
2.1	**Admin Officer**	Should a course be cancelled for any reason, identify all clients who have paid course fees for that specific course. Determine the full amount of refund due to each client. Check to identify how the money was originally paid. Complete a **Refund Request Form** for each client eligible for a refund and provide it to the RTO Manager for Approval.
STEP 3 – Management approval for Refund		
No.	**Who**	**Actions**
3.1	**RTO Manager**	Review the refund calculation and note approval/modification/decline on the **Refund Request Form**. Return the completed form to the Admin Officer for processing.
STEP 4 – Finalise Refund Request		
No.	**Who**	**Actions**
4.1	**Admin Officer**	If a refund is approved:

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		1. Process the refund in the Student Management System (SMS) and enter compliance notes. 2. Generate a formal Refund Calculation Statement detailing the total approved refund, any agent commission offsets, and the final top-up amount. 3. File copies of all forms and statements in the client file. 4. Send the original forms and the Refund Calculation Statement to Accounts for processing. **If a refund is declined:** Complete and send written notification to the client advising the refund has been declined and the reasons. Enter a note in the SMS, update the form, and file all documentation on the client file.
STEP 5 – Processing the Refund		
No.	**Who**	**Actions**
5.1	**Accounts**	Upon receipt of the completed documentation, process the payment. *Third-Party Process:* Remit the approved top-up balance directly to the agent's nominated bank account as authorized. Update the accounting system (issue a Credit Note against the original invoice), issue the bank remittance, and email the **Refund Calculation Statement** to both the agent and the student as official confirmation. File all documentation in the Refunds File.