



Student Fees and Refunds Policy



Responsibility

Chief Executive Officer / Chief Financial Officer

Legislation / Contracts

- SRTO 2015 – Clauses 5.2, 5.3, 7.3

Related Policies and Procedures

- Financial Management Policy
- Advertising and Marketing Policy
- Student Enrolment Policy

Purpose

The purpose of this policy is to ensure that potential students, current students, employers and employment service providers are provided accurate, timely and sufficient information regarding fees and refunds associated with Kirana's products and services.

Definitions

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

Employer – The employer of a student undertaking a course with Kirana.

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

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

Kirana Education - Refers collectively to services delivered through its sub brands Kirana Colleges and Kirana Workforce Development and its group of Registered Training Organisations. The Kirana Education group of RTOs consists of;

- Access Training Institute Pty Ltd
- Kirana Training Pty Ltd
- Maxis Solutions Pty Ltd
- Precision Training Australia Pty Ltd
- Insight Training Group Australia Pty Ltd
- Learning Lab Pty Ltd

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



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Policy

Kirana will charge a range of fees and charges for programs and courses based on government contractual requirements and cost of running the course.

Students will be made aware of the fees payable for their chosen course prior to enrolment through the pre enrolment information. Students are required to pay any applicable fees at enrolment in order to finalise their application into their chosen course.

Students are required to accept the terms and conditions set out in the student enrolment form and supporting information prior to or concurrently with payment of their fee.

Students may request a copy of their signed Student Enrolment Form acknowledging the terms and conditions there within prior to commencing the program or course.

Enrolment is not complete until fees are paid or a payment plan is entered into.

With the exception of granting RPL and/or credit transfer, there is no provision for a student to reduce their course duration from the dates shown on their enrolment form/training plan.

Kirana will not issue any qualification prior to the full payment of any fees and charges applicable to that program or course. The company may at its discretion vary this condition.

Kirana reserves the right to suspend or cancel training in the event that the student fails to pay any part of the course fee as and when it becomes payable.

INCLUSIONS AND EXTRAS

Kirana is entitled to charge fees for services provided to students. These charges are generally for items such as course materials, text books, student services and training and assessment services.

Kirana's course fees cover;

- Administration of the course
- Course application
- Resource materials
- Access to Kirana's online learning portal
- Access and use of Kirana's facilities
- Training and Assessment services (up to 2 resubmissions of assessments)
- Support services
- Issuing of a student's certificate or Statement of Attainment*

*Subject to competency of one or more units of competency being completed and the course fee being paid in full.

Course materials will be issued to the student as they progress throughout the Course.



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The course materials that Kirana provides to the student will become their property. However, the content of the course materials, including copyright and all other such intellectual property rights contained therein, remain the property of Kirana or a nominated third party.

Kirana’s course fees DO NOT cover;

- Any postage requirements to Kirana i.e. posting of completed assessments for marking
- Any materials not listed as Resource Materials for the student’s course
- Any equipment that will be retained by the student as his or her own personal property
- Excursions if they arise
- Printing of learning materials that are made available online
- Replacing issued learning materials which the student has lost or damaged
- Additional assessment requirements (beyond the 2 included resubmissions of assessments)
- Replacement copy of a student’s certificate
- Technology device loan

PAYMENT OPTIONS

Course fees will be paid at the time of enrolment or in accordance with the agreed Payment Plan.

Employment Service Providers or Employers may pay the fees in full or can pay an initial deposit of one semester’s fee which is payable on enrolment.

Individual students may not pay more than \$1500 prior to course commencement or in advance of services provided. Where course costs are greater than \$1500, a payment plan must be implemented. This requirement applies regardless of whether fees are being directly or to a third party.

Dependent upon the course being completed, Kirana offers the following payment options;

- Electronic Fund Transfers
- Payment Plan - Direct Debit
- VET FEE-HELP loan (if eligible and available)
- Credit Card (Visa and Mastercard only)
- Centrepay – if eligible and only for enrolments under Kirana Training Pty Ltd

ELECTRONIC FUNDS TRANSFER

Account	Account Details
Kirana Bank Account	ANZ Bank BSB: 016-363 Account No: 527921201 Account Name: Kirana Training Pty Ltd.
Access Bank Account	ANZ Bank BSB: 012-325 Account No: 482782219 Account Name: Access Training Institute Pty Ltd.



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Precision Bank Account	Commonwealth Bank BSB: 062-185 Account No: 10603364 Account Name: Precision Training Australia Pty Ltd.
Insight Bank Account	Commonwealth Bank BSB: 062-185 Account No: 10603399 Account Name: Insight Training Group Australia Pty Ltd.
Maxis Bank Account	ANZ Bank BSB: 012-325 Account No: 286810411 Account Name: Maxis Solutions Pty Ltd.
Leaning Lab Bank Account	ANZ Bank BSB: 012-325 Account No: 455353451 Account Name: Learning Lab Pty Ltd

The invoice number must be added as a bill reference, this will ensure that we identify the payee against the payment.

PAYMENT PLAN - DIRECT DEBIT

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:

- A one-time setup fee of \$2.20 is applicable.
- Transacting from a bank account will incur a \$0.88 transaction fee.
- Transacting from Visa/MasterCard will incur the higher of 1.65% or \$0.88 per transaction.

Payment plans will follow the settings outlined in the table below, Kirana is willing to negotiate a custom payment plan which must be approved by the Finance Department:

Amount	Funding	Number of Weekly Instalments
\$0 - \$149	State funded	2
	Fee for Service	4
\$150 - \$499	State funded	6
	Fee for Service	8
\$500 - \$999	State funded	15
	Fee for Service	20
\$1000 - \$1999	State funded	35



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	Fee for Service	40
\$2000 - \$4999	State funded	52
	Fee for Service	60
\$5000 - \$9999	State funded	65
	Fee for Service	70
\$10000 & Over	State funded	80
	Fee for Service	100

The instalment will be calculated weekly but **can be taken out from the student’s account weekly, fortnightly or monthly as agreed** between the student and the Course Advisor (e.g. the student is to be conveyed “The fee for this qualification is \$25 per week, to be taken out fortnightly etc”).

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 their Course Coordinator 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.

VET FEE-HELP LOAN (IF ELIGIBLE AND AVAILABLE)

Students who enrol in a VET FEE-HELP approved qualification are able to apply for an Australian Government loan through the VET FEE-HELP loan scheme.

Students who access VET FEE-HELP assistance will have a loan with the Australian Government. The Australian Government then pays Kirana the student’s tuition fees and students repay the loan through the tax system once they reach the minimum income threshold level for repayment. The current repayment thresholds and rates can be found at

<https://www.ato.gov.au/rates/help,-tsl-and-sfss-repayment-thresholds-and-rates/> .

For more information students can view the Australian Taxation Office webpage <https://www.ato.gov.au/Individuals/Study-and-training-support-loans/> or the Australian Government Study Assist VET FEE-HELP page

<http://studyassist.gov.au/sites/studyassist/help-paying-my-fees/vet-fee-help/pages/vet-fee-help> .

To be eligible the student needs to:

- Be an Australian citizen or permanent humanitarian visa holder (resident in Australia for the duration of the unit of study); and
- Have not exceeded the FEE-HELP limit
- Be a full fee-paying / fee for service student studying a diploma, advanced diploma, graduate certificate or graduate diploma level course at an approved VET FEE-HELP provider; or
- Are a student subsidised by the Victorian, South Australian, Queensland, Western Australian, New South Wales, Tasmanian or Northern Territory Government studying a diploma or advanced diploma course or a specified Certificate IV course (except in Tasmania)



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A course administration fee will not apply to this payment method. Students may pay their course fees up front if they choose to, rather than incur a VET FEE- Help loan.

CREDIT CARD (VISA AND MASTERCARD ONLY)

We accept credit card payments by Visa and Master card via Ezidebit Web Pay. The below link allows a student to make online credit card payments securely:

<https://webpay.ezidebit.com.au/PaymentsBillerConfirm.aspx?biller=100-105-430>

A transaction fee of \$0.55 + 1.65% per transaction will apply.

The invoice number must be added as a bill reference, this will ensure that we identify the payee against the payment.

CENTREPAY – IF ELIGIBLE AND ONLY FOR ENROLMENTS UNDER KIRANA TRAINING PTY LTD

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

We offer Centrepay through our Registered Training Organisation Kirana Training Pty Ltd. Centrepay will only be applicable to students who are enrolling in a qualification delivered by Kirana 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 <http://www.humanservices.gov.au/customer/forms/sa325>
- Under Part C of the form enter the following provider details:
 - ~ **Service provider's name:** Kirana Training Pty Ltd
 - ~ **Service provider's address:** Suite 8, Level 1, 50 Macquarie Street, Liverpool NSW 2170
 - ~ **Service provider's phone number:** 1300 885 791
 - ~ **Service provider's Centrepay Reference Number:** 555-108-837-A
 - ~ **Your account number:** Provide your student number (this will be issued to you on successful completion of your application form.
 - ~ **Reason for payment:** Cover education expenses
 - ~ Please email the completed form to accounts@kirana.edu.au to confirm payment arrangement

STUDENT FEE EXEMPTIONS

Student fee exemptions are made available to students that are able to substantiate claims of severe financial hardship through valid evidence.

Definition of severe financial hardship:

- Student is receiving an eligible Commonwealth income support payment.



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- 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).

There are a number of pensions and benefits which are eligible, not just employment benefits. The responsibility for approval of such claims resides with Kirana's enrolment/operational staff members. Kirana's staff members are authorised to make an informed judgment at the time of the enrolment and complete their assessment based on the evidence sighted.

Minimum of 2 of the following forms of evidence to sight along with the Financial Hardship Application Form;

- Income statement from Centrelink
- Concessions
- Bank Statement(s)
- Overdue accounts
- Statutory Declaration

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

CONCESSION FEES FOR FUNDED PROGRAMS

Students who receive one or more eligible Commonwealth benefits or allowances at the time of their enrolment may be eligible to pay a concession fee rather than the full fee under the following programs:

- NSW Smart and Skilled
- QLD Certificate 3 Guarantee
- QLD Higher Skills
- Future Skills WA
- ACT Skilled Capital
- VET FEE-HELP

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 (that is, for study in 2015).

Eligible benefits include:

- Age Pension
- Austudy (including Veterans' Children Education Scheme)
- Carer Payment
- Disability Support Pension (second or subsequent course enrolment per year, first enrolment is exempt)



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- Exceptional Circumstances Relief Payment
- Family Tax Benefit Part A (maximum rate)
- Farm Help Income Support
- Mature Age Allowance
- Newstart Allowance
- Parenting Payment (Single)
- Sickness Allowance
- Special Benefit
- Veterans' Affairs Payments
- Widow Allowance
- Widow Pension (including Widow 'B' Pension)
- Wife Pension
- Youth Allowance.

STATUTORY COOLING OFF PERIOD

Australian Consumer Law requires a statutory cooling off period for the sale of goods and services when students are approached and signed up on the spot including, but not limited to, telemarketing, door-to-door sales and shopping centre stalls. It is a requirement under the Standards for Registered Training Organisations that an RTO must allow the minimum statutory cooling off period applicable for the jurisdiction in which they operate. Australian Consumer Law introduced in 2010 has made this consumer protection consistent in all States and Territories.

- Students must be given a cooling-off period of 10 business days from the date of signing the enrolment when cold calling.
- If students give notice to cancel their agreement within the 10 business day cooling-off period, they will be entitled to a full refund of fees paid.
- Where the enrolment is worth over \$500, if students are supplied good or services during the 10 day cooling-off period, the cooling-off period will be extended to six months.

It is Kirana's policy when approaching potential students directly that students are not required to sign on the spot. When using these approaches, Sales Teams are required to record the potential students contact details and potential course interests. At this point, there is no obligation for the student to enrol in any course offered by Kirana.

These details are passed to the Student Support Team who will contact the student and discuss their situation to ensure that their individual needs are being met and the student understands the enrolment prior to signing.

WITHDRAWALS AND REFUNDS

Students who withdraw before commencement will not incur penalty fees, and are entitled to a full refund of any course fees paid. Students who withdraw after commencement but within 14 days from commencing the course will also not incur any penalties. There may be a penalty fee for students who withdraw after two weeks from commencing a course. Kirana reserves the right to vary this condition.

If the student fails to notify Kirana of their withdrawal in writing they will be deemed as still enrolled and they will be liable to pay the course fee in full.

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.



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Fees will not be transferred to another educational institution.

REFUNDS FOR FUNDED COURSES

No refunds will be paid to students withdrawing from State and Commonwealth funded unless otherwise stated in the applicable funding contract.

REFUNDS FOR VET FEE-HELP ENABLED COURSES

Students eligible to access VET FEE-HELP who withdraw from a unit of study on or before the relevant census date do not need to apply for a refund of fees they had paid for that unit. The act of withdrawing by completing the withdrawal form is sufficient action on the student's part to enact cancellation of that VET FEE-HELP amount, and a refund of any tuition fees paid by the student for that unit of study.

This section applies to domestic students who are Australian citizens or permanent humanitarian visa holders (who are resident in Australia for the duration of the VET unit of study) enrolled in a VET FEE-HELP enabled course offered by Kirana.

In the event of a student withdrawing from a VET unit of study on or before the census date for that unit of study:

- 100% of any tuition fees paid (if applicable) for that unit will be refunded to the student; and
- The student will not incur a VET FEE-HELP debt.

In the event of a student withdrawing from a VET unit of study after census date for that unit of study:

- No refund is applicable; and/or
- The student will incur a VET FEE-HELP debt.

OUR GUARANTEE TO CLIENTS

Kirana 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 Kirana 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 Kirana, the total outstanding balance of the course fee will become immediately due and payable.

The process of fee recovery is as follows:



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- A combination of email reminders and collection calls as per our policy of debt collection:
 - ~ Pre-reminder for payment email sent out just before the invoice falls due.
 - ~ 1st reminder for payment sent on the first week after due date.
 - ~ 2nd reminder for payment sent in two weeks after due date.
 - ~ 3rd reminder for payments will be sent in a month after due date.
 - ~ 4th reminder for payments will be sent in 2 months after due date.
 - ~ 5th and last reminder will be sent when the account is 3 months overdue.

Collection calls will be placed on accounts which fall 3 month or more overdue.

Kirana reserves the right to take further action on accounts which are overdue and have not made any reasonable attempt in settling the fee, despite our efforts. These actions may take the form of referring the student's account to a professional debt collection agency and/or adverse reporting to a credit rating agency.

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: <http://law.ato.gov.au/atolaw/view.htm?docid=GST/GSTR20031/NAT/ATO/00001>

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 does 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 Kirana arrangements for the collection and refunding of tuition fees are entitled to lodge a complaint. This should occur in accordance with Kirana complaints policy and procedure.



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Procedure

