Fees, Charges and Refunds Policy

POLICY AND PROCEDURE | SHAFSTON SCHOOL OF BUSINESS (DOMESTIC)

1. Purpose and scope

This policy establishes fair, transparent and consistently applied arrangements for fees, charges, payment plans, refunds and financial protection for domestic students undertaking nationally recognised training through Shafston School of Business (Shafston). It applies to prospective and enrolled domestic students, parents/guardians and other authorised payers, schools, employers, contracted delivery partners, trainers and staff handling enrolment or finance matters.

This policy does not cover international students enrolled under CRICOS, government-funded training contracts, or VET Student Loans. A separate written commercial agreement may govern invoicing and payment by a school or employer; the learner's statutory rights and Shafston's RTO responsibilities are not displaced.

2. Core commitments

- Provide accurate and complete course fees, charges, payment dates, refund conditions and relevant consumer rights before enrolment or financial commitment.
- Charge only amounts disclosed and agreed in the enrolment/course fees agreement, subject to law.
- Ensure fees reflect services agreed and protect students from unfair or misleading terms; all statutory consumer guarantees continue to apply.
- Offer clear, accessible refund requests and written outcomes with reasons; allow complaints and appeals through POL002 and POL003.
- Maintain each student's aggregate prepaid fees for undelivered training at no more than $1,500 for the same VET course, including receipts through third parties and all payer sources.
- Keep accurate reconciliation, refunds and communication records in approved systems and securely retain financial evidence.

3. Definitions

Term	Meaning
Prepaid fees	Amounts paid by or on behalf of an individual before the training/assessment services to which they relate have been delivered.
Fee-for-service	Training paid for privately by a learner, family, school, employer or other payer, without government training subsidy.
Payer	Person or entity contractually responsible for paying the agreed fee, which may differ from the learner.
Delivered services	Training, assessment and other specified services actually provided to the learner under their agreement.
Course fees agreement	The pre-enrolment written statement of total costs, instalments, included services, refund conditions and authorised payer.

4. Pre-enrolment disclosure and fee agreement

Before accepting enrolment or any course payment, Shafston provides the prospective learner, and the responsible parent/guardian and payer where applicable, with a course-specific written statement. It expressly identifies the $250

enrolment administration fee as a separate compulsory charge, states whether the advertised course amount includes or excludes it, explains when it is charged and when it may be refunded under law, and details:

- Full course/qualification name and code, delivery method, scheduled duration, start and expected end dates, and included training and assessment services.
- Total tuition price (separate from the $250 enrolment administration fee), full price payable including the fee, all other compulsory charges; optional items separately identified; any foreseeable extra fees (such as replacement documents or additional services).
- Who pays, how and when payments fall due, acceptable payment methods, and who will receive invoices, receipts and any refund.
- Withdrawal, cancellation, deferral and refund circumstances; how to apply and expected response and payment timeframes.
- RPL and credit transfer availability and any course fee adjustments to be considered under the signed agreement.
- Financial hardship contact, complaint and appeal pathways, and a plain-language statement that Australian Consumer Law rights are not excluded.

Marketing materials, enrolment forms, invoices and the Student Handbook must be consistent. Shafston must not demand a fee or change a fee without giving the responsible payer an updated written agreement where required.

5. School-based learners, parents and schools

Shafston delivers domestic programmes via partner schools, in-school sessions, virtual classes, blended delivery and other approved arrangements. The learner remains enrolled with Shafston, even where learning occurs at school or a third-party venue.

- Where a student is under 18, a parent/guardian or other legally authorised responsible person is involved in accepting any financial liability, making significant fee changes and reviewing refund decisions, consistent with applicable law and the student's circumstances.
- Shafston discloses whether the fees are payable by the school, family, employer or another organisation. A school agreement alone does not imply that a parent is liable.
- Where a school pays Shafston under a commercial agreement, Shafston returns any contractual refund to the school unless a different lawful written agreement applies. Shafston clearly communicates with affected learners and families about any training implications.
- Where families pay Shafston directly, refund requests are dealt with under the individual course fees agreement and remitted to the verified original payer or authorised recipient.
- School coordinators may assist families with access to information but cannot waive student rights or approve refunds on Shafston's behalf unless formally delegated.
- Any dispute involving a school, trainer or contracted third party can be raised directly with Shafston, without first exhausting the school's own grievance process.

6. Third-party and trainer arrangements

All fee collection and refund obligations remain Shafston's responsibility, whether teaching is delivered by Shafston personnel or a contracted partner. Third parties must use only Shafston-approved fee information and forms; must not impose undisclosed charges, collect unauthorised prepayments or promise refunds without approval. Written agreements must address fee collection (if permitted), remittance, reporting, student communications, access to records and monitoring. Any prepaid fees received by third parties on Shafston's behalf count towards the $1,500 ceiling.

Enrolment fee disclosure and collection controls

For an individual domestic course, the signed enrolment form, Course Fees Agreement, invoice and website must consistently disclose: "A $250 enrolment administration fee is payable in addition to the course tuition fee [unless the advertised price expressly states it is included]. This fee is generally non-refundable if you withdraw after Shafston has performed the enrolment administration services. This does not limit your rights under Australian Consumer Law, including where Shafston cancels or fails to provide agreed services." Before publishing, Shafston must choose either an

inclusive or exclusive pricing presentation, avoid the bracketed drafting alternative, and ensure the total payable is prominently displayed.

7. Fee inclusions and additional charges

Shafston charges a one-off $250 enrolment administration fee for each applicable domestic course enrolment, as disclosed in the enrolment form and accepted Course Fees Agreement. It covers legitimate enrolment administration activities such as application processing, confirming documentation, setting up the student record and arranging enrolment. For an ordinary voluntary student withdrawal, this fee is generally non-refundable where those services have been performed and the term is fair, transparent and lawful. “Non-refundable” does not remove any entitlement under Australian Consumer Law, including where Shafston cancels, cannot provide the agreed service, misrepresents the service, or otherwise fails applicable consumer guarantees. The fee must not be retained for services not provided where the law requires repayment. Its treatment must not operate as an unfair penalty. The enrolment fee is NOT a tuition instalment and is not deducted a second time from any pro-rata tuition refund. It is included when determining amounts prepaid for undelivered services under the $1,500 threshold. Finance verifies evidence of enrolment administration performed in any disputed case.

Unless an item is expressly disclosed as an optional expense, normal training delivery, scheduled assessment attempts, standard learning resources and ordinary student support are included within the agreed tuition price. Any extra fees for optional resources, replacement credentials, optional excursions, additional training or other services must be separately specified, reasonable, lawfully chargeable and accepted before the cost is incurred.

Shafston will not automatically adopt fee figures or charges found in the VETR multi-jurisdiction template. The approved course-specific fee schedule and agreement control the actual amounts. Assessment resubmission arrangements and any fees must match the current Assessment Policy and information provided before enrolment.

8. Payment methods, instalments and debt management

Shafston may offer written instalment plans, including parent/guardian or school invoicing. Each plan states the full agreed fee, instalment amounts/dates, payment channel, payer and contact. No student is required to pay the entire tuition amount in advance.

Payments are recorded against the learner and course. Staff must calculate how much has been prepaid for undelivered services immediately before and after each receipt. When service delivery reduces the balance, a later instalment may be collected provided the remaining prepaid amount does not exceed $1,500.

For overdue accounts, Finance provides a written statement of the debt, encourages early engagement and considers a reasonable adjustment where hardship is demonstrated. Shafston must not misrepresent the consequences of non-payment, withhold records contrary to law, or prevent a student from seeking a complaint or appeal. Any enrolment action follows the published agreement, procedural fairness and the relevant student support policies.

9. Prepaid fees protection — maximum $1,500

Shafston’s domestic policy is not to receive more than $1,500 in prepaid fees for undelivered services for the same VET course from or on behalf of an individual learner at any time. This total includes the $250 enrolment fee until the associated administration service is genuinely delivered (and any other compulsory fees relating to undelivered services), and amounts collected by parents, employers, schools as agents for an individual or collection third parties where the payment is made on behalf of an individual. No instalment or fee collection arrangement may be used to circumvent this cap; the relevant test is the total received for services not yet provided, not the size of any one payment. Commercial school or employer contracts not made on behalf of an individual require separate Finance review of their actual legal character and regulatory treatment.

A Finance-controlled reconciliation must monitor the cumulative undelivered-services balance per learner and course. Instalment invoices, payment links and automatic payments must be configured or manually checked to prevent

exceeding the cap. Any unintended excess must be promptly escalated, corrected and refunded or dealt with through an ASQA-approved protection arrangement before further payments are accepted.

Shafston does not claim to hold a bank guarantee, tuition assurance membership or other approved fee-protection measure for domestic students. If Shafston proposes to accept prepaid fees above $1,500, no such collection may start until a lawful arrangement under section 18 of the 2025 Compliance Standards has been implemented and documented.

10. Refund policy — principles and categories

Where a domestic student voluntarily withdraws, Shafston assesses any tuition refund on a pro-rata basis, taking account of the disclosed delivery schedule, the training and assessment delivered up to the effective withdrawal date, and tuition fees actually paid. The separate $250 enrolment administration fee is ordinarily retained where properly disclosed, agreed, earned by performing the administrative service and lawfully non-refundable; it is not part of the tuition fee on which the pro-rata calculation is made. Statutory rights and fair-contract requirements always prevail.

Circumstance	Policy treatment
Shafston cancels before commencement	Refund tuition and the $250 enrolment fee where required because Shafston did not provide the agreed course or administration services; any suitable transfer requires informed consent. Australian Consumer Law rights prevail.
Shafston ceases delivery after commencement	Refund undelivered tuition and assess the $250 enrolment fee against services genuinely provided and applicable consumer rights; where law requires, refund the enrolment fee too.
Student withdraws before commencement	Refund tuition paid in full where no training or assessment was delivered. The separate $250 administration fee is ordinarily non-refundable only if it is within the 10 cooling off period..
Student withdraws after commencement	Calculate tuition only on a pro-rata basis: tuition payments received less tuition attributable to training and assessment delivered. Do not deduct the $250 enrolment fee again. The fee may ordinarily be retained if earned and lawful. Document any exceptions and statutory entitlements.
Serious illness, unexpected hardship or exceptional circumstances	Apply the same pro-rata baseline, and consider whether exceptional circumstances warrant an additional discretionary refund, deferral or revised payment plan; assess supporting evidence proportionately and respectfully.
Credit transfer or RPL granted	Review whether any fee adjustment is due under the course agreement; document calculation and advise the learner/payer before changing invoicing.
Misleading representation, major service failure or other statutory entitlement	Australian Consumer Law and applicable legal rights prevail, including where a non-refundable enrolment fee must be refunded. Refer significant cases for independent internal review.

Pro-rata tuition calculation: (1) establish the agreed tuition fee EXCLUDING the separate $250 enrolment administration fee, and the percentage of scheduled training/assessment delivered by the effective withdrawal date; (2) calculate tuition attributable to delivery completed = tuition fee × delivered percentage; (3) tuition refund = tuition payments actually received − tuition attributable to delivered training, with a minimum refund of $0 under the voluntary-withdrawal formula. Separately review any outstanding contractual tuition balance and any statutory rights. Example: tuition $2,000 plus enrolment fee $250, tuition paid $1,200 and enrolment fee paid $250, training 40% delivered: attributable tuition $800;

provisional tuition refund $400; the $250 administration fee is ordinarily retained if earned and legally permissible. The delivered percentage is based on the documented delivery schedule or disclosed priced milestones, not simply attendance. Refunds for provider cancellation, consumer-guarantee failure, misleading representations and other statutory grounds are assessed separately and may require refund of the enrolment fee. Do not subtract the $250 fee a second time from the calculated tuition refund.

11. Refund application and decision procedure

Step	Responsibility and evidence
1. Request	Student, authorised parent/guardian or payer lodges a request by email, in writing or through the Shafston office. Staff must assist with accessible lodgement; a nominated form is encouraged but not the sole channel.
2. Acknowledge	Finance or authorised administrator acknowledges within 5 business days, records a reference and explains documents required.
3. Verify	Verify learner, course, payer, authority to act, payments received, services delivered, applicable fee agreement and any relevant evidence.
4. Assess	Finance prepares written calculation and reasons. VET Manager reviews academic delivery facts; PEO or approved delegate resolves exceptions or conflicts of interest.
5. Decide	Written outcome ordinarily within 20 business days of receipt of a sufficiently detailed request; where delayed, explain reasons and provide progress updates. This is an internal operational target, not a statutory universal deadline.
6. Pay and record	For an approved refund, process payment promptly and ordinarily within 10 business days after approval, subject to applicable legal requirements. Refund to the verified payer or authorised recipient; issue remittance advice and update the student account.
7. Review	Where dissatisfied, refer to POL002 Complaints and, where applicable, POL003 Appeals without restricting statutory consumer remedies.

12. Deferral, transfers and course changes

Requests to defer or transfer to another Shafston course are considered against course suitability, availability, assessment progress and financial implications. Any fee credit or transfer requires a documented calculation and written acceptance by the responsible payer; credits do not automatically eliminate a statutory refund entitlement. Transfers to another RTO occur only through separate lawful arrangements and learner consent. Changes caused by supersession or transition are governed by Shafston's Training Product Transition Policy, and must not impose undisclosed additional fees.

13. Provider non-delivery or closure

If Shafston cancels before commencement, cannot deliver the agreed course, or otherwise fails applicable consumer guarantees, Finance must review refund of the $250 enrolment fee as well as tuition and any other fees; Shafston must not treat the word "non-refundable" as a blanket exception. Shafston promptly notifies affected students and responsible payers, identifies services delivered and undelivered, provides training records and Statements of Attainment where appropriate, and refunds amounts required by law and agreement. A suitable alternative course may be offered with

informed consent but must not replace a statutory refund entitlement without agreement. The VET Manager coordinates learner communication, Finance reconciles funds, and the PEO oversees risk and required regulatory action.

14. Responsibility, authorisations and oversight

Role	Responsibilities
PEO (Peter Wei)	Overall oversight; serious disputes, systemic risks, financial policy approvals and escalation where operational managers are conflicted.
VET Manager	Learner-facing implementation, confirmation of delivery status, school and trainer liaison, monitoring trends and continuous improvement.
Finance / authorised administrator	Course fee agreements, invoicing, payment reconciliation, prepaid fee monitoring, refund calculations and retained financial evidence.
Trainers and school coordinators	Explain where to access the policy, refer financial queries to authorised staff, communicate learner changes; do not independently approve fee variations or refunds.
Third parties	Follow Shafston-approved information, collection controls, reporting and learner protections under written contracts.

15. Records, privacy, compliance and review

Approved student management and finance systems (including aXcelerate where configured) retain enrolment contracts, fee disclosures, invoices, receipts, instalment plans, prepaid-balance checks, correspondence, refund applications, outcome letters, approvals and bank evidence. Personal information is handled under the Privacy Policy with access limited to authorised personnel and lawful disclosures. Evidence retention must meet applicable RTO recordkeeping obligations, tax/accounting legislation and any legally required longer period; record schedules must be documented separately rather than assuming one single period applies to every financial record.

The VET Manager and Finance review refund trends, aged debts, complaints and any fee-protection exceptions regularly. Any systemic finding is captured in the Continuous Improvement Register, with responsible owner, due date and evidence of closure. The policy is reviewed at least annually or sooner following legal, operational or fee model changes.

16. Regulatory and related references

- National Vocational Education and Training Regulator (Outcome Standards for NVR Registered Training Organisations) Instrument 2025 — particularly Standard 2.1 (clear and accurate information).
- National Vocational Education and Training Regulator (Compliance Standards for NVR Registered Training Organisations and Fit and Proper Person Requirements) Instrument 2025 — section 18 (prepaid fee protection).
- Competition and Consumer Act 2010 (Cth), Schedule 2 — Australian Consumer Law.
- Shafston Domestic Student Handbook, Course Fees Agreement and fee schedule, Privacy Policy, POL002 Complaints, POL003 Appeals and Training Product Transition Policy.

17. Final approval checklist

- Confirm that each Course Fees Agreement includes the total tuition fee, an accessible training delivery schedule or disclosed delivery milestones, the pro-rata refund methodology, the date withdrawal takes effect, and any separately disclosed optional charges. No fixed forfeiture or administrative deduction is assumed.
- Verify Finance reconciliation and aXcelerate/payment gateway settings consistently prevent aggregate prepaid amounts above $1,500 per individual per course.
- Approve refund decision delegations and confirm the PEO/VET Manager escalation route.

- Confirm whether any school or employer commercial transactions require different financial terms and attach those terms to the relevant contracts.
- Verify student and parent/guardian enrolment agreements and Student Handbook accurately reflect these arrangements.
- Confirm final policy code, effective date, review date and document authorisation.
- Confirm the enrolment form and Course Fees Agreement explicitly show tuition, the separate $250 enrolment fee and full amount payable, in the same inclusive/exclusive pricing format as marketing.
- Confirm Finance can demonstrate which enrolment administration services were performed before retaining the $250 fee; review the fairness of the term and any applicable cooling-off obligations.
- Test the $1,500 prepaid-fee control with a $250 enrolment payment plus tuition instalments, including third-party receipts.
- Check the separate enrolment fee is not subtracted again from the pro-rata tuition refund, and verify fee refunds are considered for provider non-delivery and statutory consumer remedies.