



Fees, Credits and Refund Policy

Important Note: In this document any reference to “Spectra Training Australia”, “Spectra Training”, “Spectra”, “CLB” or “Spectra / CLB” is a reference to CLB Training & Development Pty Ltd (A.C.N. 105 177 044) as trustee for the CLB Unit Trust (A.B.N. 82 443 695 367) trading as “Spectra Training” (TOID 21356).

1. Policy

- 1.1 Spectra Training will invoice relevant fees and charges as per Spectra Training’s National Fees Booklet. Spectra Training’s National Fees Booklet will be developed and maintained to meet all contractual and regulatory requirements.

2. Related Standards

- 2.1 SNR 20 – Compliance with legislation
SNR 22 –Financial management

3. Purpose

- 3.1 This policy has been developed to ensure that all stakeholders understand how fees and charges will be applied, what they relate to and what process to follow for credit or refund requests.

4. Responsibility

- 4.1 The CFO is responsible for compliance with this policy.

5. Definitions

Enrolment fee – Fees charged for students where Spectra Training is also claiming State government funding.

Fee for service (FFS) – Fees charged for students where Spectra Training is not receiving State government funding.

Employer contribution – Fees charged for students where Spectra Training is claiming partial State government funding and only where the relevant State government guidelines stipulate an employer contribution can be levied.

SLA – Spectra Training’s Service Level Agreement.

SNR – Standards for National VET Regulated Registered Training Organisations.

6. Guidelines

Receipt of fees in advance

- 6.1 Spectra Training will accept no more than \$1,000 from each participant prior to the commencement of any course. Following course commencement, the payment of additional fees in advance from the participant required to be paid, which is attributable to tuition or other services yet to be delivered to the participant, will not exceed \$1,500.

Invoicing

- 6.2 All participants will be covered by a signed SLA referencing the appropriate version of Spectra Training's National Fees Booklet.
- 6.3 All fees and charges are developed and executed as per the requirements of Spectra Training's State government agreements and the SNRs.
- 6.4 Clients (employers) and participants will be communicated all fee information in writing prior to the completion of the enrolment process.
- 6.5 Clients (employers) will be made aware of Spectra Training's credit and refund policy via the SLA and the Mentor Handbook.
- 6.6 Participants will be made aware of Spectra Training's credit and refund policy via the Participant Handbook.
- 6.7 The person responsible for payment for participants will be captured as part of the Spectra Training enrolment process. Under a traineeship/apprenticeship arrangement, the participant's employer may pay these fees.
- 6.8 Concessions may apply as per State government regulations; evidence demonstrating minimum concession requirements (usually a Health Care Card) or evidence of financial hardship for each individual student will be required to access a reduced enrolment fee or to be exempt from an enrolment fee. A copy of evidence must be retained on the students file. Refer to the Spectra Training Concessions Policy for fee structure and concessions that may apply.
- 6.9 In some States, the guidelines or fees policy suggest or require an "annual enrolment fee" at the beginning of each calendar year.
- Note – Spectra Training operates under a rolling intake process. Therefore, an enrolment fee will be charged only once for courses with a scheduled duration (see individual training plans for each scheduled duration) of less than 12 months, so as not to disadvantage participants commencing late in the calendar year.
- 6.10 Fees payable to Spectra Training upon completion of training will be invoiced by Spectra Training when final training has been delivered.
- 6.11 All fees and charges for the delivery of training and assessment services must be approved by the CFO prior to their publication, quotation to clients or tender submission.

Credits / Adjustment Notes

- 6.12 Credit of enrolment fees that have been invoiced, but not paid:
- i. Spectra Training will provide an adjustment note to credit invoiced enrolment fees where participants are eligible for State government funding and where payment has not been received and training has not commenced at the time of cancellation of enrolment.
 - ii. Where a student has commenced a unit of competency, but withdrawn prior to completion, no credit will apply.
- 6.13 Credit of FFS or Employer contribution fees that have been invoiced, but not paid:

- i. Spectra Training will provide an adjustment note to credit invoiced FFS or Employer contribution fees where payment has not been received and training has not commenced at the time of cancellation of enrolment.
 - ii. Where a participant has commenced a unit of competency, but withdrawn prior to completion, no credit will apply, nor will any additional fees apply.
- 6.14 Exemptions to the credits policy may be granted at the discretion of Spectra Training's CFO.
- 6.15 Where a participant withdraws from training, an adjustment note will only be raised where that participant has not commenced training.

Refunds

- 6.16 Refund of enrolment fees:
- i. Spectra Training will provide a refund of paid enrolment fees where participants are eligible for State government funding and where training has not commenced at the time of cancellation of enrolment.
 - ii. Where a student has commenced a unit of competency, but withdrawn prior to completion, no refund will apply.
- 6.17 Refund of paid FFS or employer contribution fees:
- i. Spectra Training will provide a refund of paid FFS or employer contribution fees where training has not commenced at the time of cancellation of enrolment.
 - ii. Where a student has commenced a unit of competency, but withdrawn prior to completion, no refund will apply, nor will any additional fees apply.
- 6.18 Exemptions to the refunds policy may be granted at the discretion of Spectra Training's CFO.

Cancellation of Training by the Client

- 6.19 If training sessions are cancelled by the client more than three (3) times without at least ten (10) days written notice to Spectra Training, Spectra Training reserves the right to charge a session cancellation fee of \$250 per participant and a minimum of \$2,000 each and every subsequent time.
- 6.20 If a training session is cancelled with less than one (1) weeks' notice, Spectra Training reserves the right to charge for any and all travel expenses that have been booked if they cannot be varied and can be justified by Spectra Training.

7. Procedures

Invoices

- 7.1 A numbered tax invoice detailing all fees paid (tuition, materials, amenities, etc.) is provided by Spectra Training. A copy of the invoice is to be kept in the client's file when the participant fees have been invoiced to the employer, or kept in the participant file when the fees have been invoiced to an individual.
- 7.2 Where a client is to be invoiced for the tuition fees of their employees undertaking government funded training, the invoice must clearly indicate the names of those employees for whom the invoice applies.
- 7.3 Invoices for tuition fees for government funded training should not include amounts for other services provided to the employer. These should be invoiced separately.
- 7.4 Invoicing to clients will be in line with payment options agreed to as per the signed SLA between the client and Spectra Training, as per the signed SLA.

Apprenticeship Fees

- 7.5 Spectra Training has an enrolment fee and an annual fee for apprenticeships. The enrolment fee, as published in the Spectra Training National Fees Booklet, is invoiced after the completion of the participant induction; except for NSW participants where it is charged at enrolment.

Traineeship Fees

- 7.6 No discount can be applied to enrolment fees for participants eligible for State government funding.
- 7.7 Any applicable discount is automatically forfeited when invoices are not paid by the due date.
- 7.8 Spectra Training offers three payment methods for traineeships:
- i. FFS Commencement (50%) and Completion (50%) Payment. An enrolment fee, as published by Spectra Training, is charged post participant induction. The residual of the 50% commencement fee is invoiced prior to Cycle 1 training commencing. The remaining 50% of the fee is invoiced after the final workshop of the last cycle is complete. Invoicing payment terms are 14 days.

In NSW, the enrolment fee is payable on enrolment as this is a NSW State government requirement.
In all other States, State funded qualification fees will be invoiced upon enrolment.
 - ii. FFS Pay As You Train – Cycle Payment. An enrolment fee, as published by Spectra Training, is charged after the participant induction session is complete. The residual (in equal payments) is paid prior to the commencement of each training cycle. An invoice for each cycle payment is raised prior to the commencement of each cycle and payment terms are 14 days. A 5% discount is offered off the Fee for Service rate for this option.

In NSW, the enrolment fee is payable on enrolment as this is a NSW State government requirement.
In all other States, State funded qualification fees will be invoiced upon enrolment.
 - iii. FFS Full Upfront Payment. In all States (except NSW), an invoice will be raised for the total course fee after the participant induction session is complete. A 10% discount is offered off the Fee for Service rate for this option. Invoicing payment terms are 14 days.

In NSW, the enrolment fee is payable on enrolment as this is a NSW State government requirement.
In all other States, State funded qualification fees will be invoiced upon enrolment.

Refunds

- 7.11 Where Spectra Training has received payment for training fees prior to training commencing, a refund will be paid to the client if the participant withdraws prior to the commencement of training. If there is an outstanding account balance owed by the client to Spectra Training the credit will be applied to this account at the first instance.
- 7.12 If Spectra Training is unable to deliver a course due to unforeseen circumstances or circumstances outside Spectra Training's control, Spectra Training will refund any fees collected in advance, less reasonable out of pocket expenses including, but not limited to, course design, travel and accommodation, provision of course material and recovery of costs for training delivered.

Additional Fees

- 7.13 Spectra Training reserves the right to charge for reprints of transcripts, certificates and retrieval of information from archives per the National Fees Booklet.

8. Nature of Guarantee

- 8.1 Spectra Training is committed to ensure that once participants have started studying their chosen qualification or course, provided they continue to meet all of their participant responsibilities, they will be assured completion as per the training plan. Spectra Training will also guarantee training and assessment of the highest quality as outlined before enrolment.

In the event that Spectra Training is unable to honour this commitment, it will facilitate the completion of the planned training by the participant with another RTO.

If the participant does not wish to complete their training with another RTO, Spectra will provide a refund of any unused tuition fees that the participant may be entitled to in accordance with Spectra Training's Fees, Credits and Refunds policy.

Spectra will also issue a Statement of Attainment for any units successfully completed by the participant.

9. Short Course Fees

- 9.1 Short course fees are invoiced and payable upon enrolment.
- 9.2 A certificate of participation will be issued for delivery of a short course which is not an assessable nationally qualified unit.
- 9.3 A full refund will be issued if the course is cancelled by Spectra Training.
- 9.4 Written applications for refunds and transfers will be accepted within two clear working days before the course is due to start. A \$50 handling fee will apply.
- 9.5 A 50% refund will apply if a participant cancels within 24 hours before the course commences.
- 9.6 No refunds or transfers will be valid once the course commences.

10. Associated Work Instructions

SG010_S National Fee's Booklet

11. Related Documents

AR001 Records Management Policy & Procedure

GR003 Concessions Policy & Procedure

GR004 Participant Withdrawal Policy & Procedure

MR001 Marketing Policies & Procedures

QR001_S Issuance of Qualifications and Statements of Attainment Policy & Procedure

SF0147_S Spectra Training SLA

TG001 Mentor Handbook

TG002_S Participant Handbook

12. Authority

CEO, CFO, Quality & Compliance Manager.

13. Review

12 months from release or as required.

14. Amendment Schedule

This table details any changes made to the policy between review dates.

Date	Modification	Detail	By