

FEES AND REFUND - POLICY AND PROCEDURE

PURPOSE

Eightfold Institute of Australia (hereafter known as Eightfold Institute or the Institute) is a fee-for-service provider of qualifications and short courses. This policy outlines the structure and detail around the fees and charges for Eightfold Institute's qualifications. This policy should be read in conjunction with the Annual Fee Schedule located on the Eightfold Institute's website.

SCOPE

Informs students on the range of payment options, fees and charges that may apply to their enrolment including the criteria and procedure to apply for a refund.

Applies to staff communicating to students' payment options, fees and charges that apply at course enquiry and during enrolment. Also applies to staff who review and process refund applications.

POLICY

1. EIGHTFOLD INSTITUTE FINANCIAL OBLIGATIONS AND COMMITMENT TO TRAINING SERVICES

- Eightfold Institute is committed to fully informing students on:
 - Tuition fees and other charges related to their enrolment through to course completion.
 - Terms and conditions, the timing and amount of fees to be paid, and any non-refundable deposit or administration fees.
 - Cooling off periods that apply.
 - Adjustment to tuition fees where a Credit Transfer or RPL application is approved.
 - Items that may incur additional costs to the student for specific courses such as costs to attend placement or clinic days, uniform or health and vaccination requirements, police or working with children checks, referrals to support networks or study programs not offered by the Institute.
 - Charges that relate to withdrawals, variations of enrolment and refunds.

Note: Refunds are not provided where the student has been provided the training and assessment but has not met the standard to gain competency in the unit of competency.

2. PAYMENT OPTIONS

FULL FEE-PAYING OPTION (FEE FOR SERVICE).

- Students may elect to pay tuition fees in full (for amounts less than \$1,500) at the time of enrolment.
- For some courses, students may be able to apply for a payment plan to cover tuition fees, payable within the course duration. Approval is solely at Eightfold Institute's discretion. Terms and Conditions and eligibility requirements apply. If payment is more than 30 calendar days late, interest will accrue daily at the Federal Government General Interest Charge (GIC) rate. Course access may be suspended if payments are in arrears, as per the Student Handbook. A late fee may also be charged (refer to the Withdrawal, Cancellation and Variation Policy).
- These requirements do not apply where an employer engages Eightfold Institute to provide training and/or assessment to members of its staff through a negotiated commercial transaction. In these cases, full fees may be invoiced for payment or negotiated at the time of enrolment.

3. NON-PAYMENT OR OVERDUE TUITION FEES

- Enrolments will not be finalised until tuition fees have been paid under direct fee for service (FFS) agreements.
- Students with fees owing who choose to withdraw from the course, will not receive certification for unit(s) awarded until fees are paid.
- Outstanding fee payments will result in course access being suspended, and if not rectified, the student's enrolment will be cancelled in accordance with the Student handbook.

4. RESUBMISSION FEES

- Where a student is deemed not competent in a unit of competency after two submission attempts and still wish to continue with their studies, they may be required to re-enrol in the unit/module at the unit/module price applicable at that time.

5. RE-ENROLMENT FEES

- Enrolments that expire before the student fully completes their course are deemed to be an 'Expired Enrolment.' (Refer to the Withdrawal, Cancellation and Variation Policy.)
- Any student who wishes to continue after their enrolment has expired will need to re-enrol in the units they still wish to attain. This may be via a Rolling Re-enrolment or a Full Re-enrolment as detailed in the Student Handbook.
- Any re-enrolment will incur additional costs as per the advertised prices at that time and will require agreement to a new course declaration which will have different terms and conditions and costs to the original enrolment.

6. REPLACEMENT CERTIFICATION

- Students requiring a replacement Certificate or Statement of Attainment are required to send an email of the request to Student Services and will be subject to paying the prescribed fee on the Form (subject to change).

7. REFUND OF TUITION FEES

- All refund requests are subject to approval by a Review Officer in accordance with the Access and Equity Policy to ensure a fair and equitable process to all students.
- Fees will not be refunded under the following circumstances:
 - Once the program has commenced for short or non-accredited courses.
 - Once the unit of study start date has passed, the relevant tuition fee amount for that unit of study will not be refunded.
 - For Payment Plans, any fees due prior to the cancellation date will not be refunded.
 - For units of competency that the student has commenced, received resources for, or accessed through online learning platforms.
 - Where the student has been provided with all training and assessment but has not met the standard to gain competency in the unit of competency.
 - If a student has submitted work that has been plagiarised or falsified.
 - If the student has breached their enrolment terms and conditions as per their Course Declaration, Student handbook and the Code of Conduct Policy.
 - If a student enrolment has Expired.
- The only exceptions to this policy are:
 - Where the student's application for enrolment is declined by Eightfold Institute.
 - Where Eightfold Institute cancel a unit in which the student has enrolled or where the commencement of a course is postponed for more than four weeks.
- Refunds will be processed within ten business days from the date of approval, students will be notified of the decision in writing within 30 calendar days of receiving the refund request.

The following terms and conditions apply to refunds for qualifications and courses:

- Withdrawal or cancellation 14 days or more prior to the advertised commencement date – fees and charges are fully refunded within 7-14 working days, less a \$275.00 administration fee
- Withdrawal or cancellation less than 14 days prior to the advertised commencement date – the deposit is non-refundable and a cancellation fee of \$300 will be charged.
- Withdrawal or cancellation on or after the advertised commencement date, but within 7 days of commencement – the deposit is non-refundable, a withdrawal fee of \$200 per enrolled unit is charged, and cancellation fee of \$300 will be charged.
- Withdrawal or cancellation more than 7 days from the advertised commencement date – all course fees and charges associated with the course of study are non-refundable. The

individual or third party responsible for payment will be invoiced in full for all fees and charges associated with a course of study.

- No refund is payable when a student is administratively withdrawn from a course of study due to misconduct
- The following terms and conditions apply to refunds for Recognition of Prior Learning:
 - RPL application fees are non-refundable.
 - Where an RPL applicant is deemed eligible for enrolment in a course of study, the above applicable terms apply.
- In the unlikely event that a course of study is cancelled by Eightfold Institute no cancellation fees apply. The refunded amount will be prorated to the amount of the course of study that was not able to be delivered.
- Students who choose to withdraw or cancel their enrolment after a period of approved deferment are subject to the refund terms applicable to their original commencement date in the course of study.

8. SPECIAL CONSIDERATION

Special circumstances are defined as those where a student is unable to continue training and would not be reasonably able to continue after a three (3) month deferment. The student will be asked to provide evidence of the extenuating circumstances where possible. Extenuating circumstances may include but are not limited to:

- Illness or injury
- Family or personal matters/bereavement
- Unavoidable travel

Where evidence can be provided to support the student's circumstances, course fees may be either transferred to the next available course/program where applicable, or a refund of unused course fees may be provided.

Approval or denial of the special circumstances request will be made by the CEO on a case-by-case basis.

PROCEDURE

1 FEES AND CHARGES INFORMATION ON ENQUIRY AND DURING ENROLMENT

- 1.1 All fees, charges, payment options, terms and conditions are outlined on the course pages of the Institute's website and is also discussed on enquiry with Course Consultants.
- 1.2 At enrolment, students are sent a Course Declaration outlining all applicable tuition fees, enrolment terms and conditions and other fees or resources they may need to pay or acquire in addition to their tuition fee. This document must be signed and returned by the student before their enrolment is finalised.
- 1.3 Students choosing to pay tuition fees upfront are emailed an invoice, payment must be received prior to enrolment being finalised. Payment options may include Credit Card,

Direct Debit or Cheque depending on the course, amounts and payment options selected. A surcharge applies to Credit Card payments.

- 1.4 Payment plans are available for specific courses and will be set up as a monthly automatic payment on authorisation from the student.
- 1.5 Any Credit Card details received will be de-identified and destroyed once payment has been processed. Any electronic communication received containing Credit Card information will also be permanently deleted.

2 REFUND APPLICATIONS AND REPLACEMENT CERTIFICATES

- 2.1 All refund requests/applications not associated with a complaint must be emailed to info@eightfold.edu.au
- 2.2 Replacement certificates must be requested from Student Services and will incur a fee advised at the time of enquiry.

3 INVESTIGATING ELIGIBILITY FOR A REFUND

- 3.1 Student Services in consultation with the CEO or the authorised nominee will review the refund application for eligibility against the principles in this Policy and state/federal regulations that apply.
- 3.2 The student's enrolment and file notes will be reviewed in determining a decision.

4 REFUND OUTCOME

- 4.1 A written outcome will be emailed outlining the reasons for the approval/rejection of the refund application.
- 4.2 The response must advise the student of the option to submit an Appeal if they disagree with the decision and reasons provided.
- 4.3 Approved refunds are to advise the student to expect the refund to be processed within 10 business days.
- 4.4 The approval is to be forwarded to Finance for processing.

5 RESPONSIBILITIES

CEO

- Responsible for ensuring financial obligations to students, state and federal regulators are being complied with.

Quality

- May assist Student Services with the review of refund applications.

Faculties

- Assesses student eligibility for re-enrolment options where a course has expired.

Student Services

- Communicate accurate payment options, fees and charges to students to assist them in making an informed choice on their course/study options.
- Quality checks data for accurate payment processing.

- Investigates refund applications.

Student Support/ Student Recruitment

- Communicate accurate payment options, fees and charges to students to assist them in making an informed choice on their course/study options.
- Refer students to the website for further information on relevant policies, procedures and associated forms.

Finance

- Process payments and refund requests within a timely manner or as stated in policies and procedures.

Marketing

- Ensures all marketing material including the website and course brochures display accurate information on payment options, fees and charges.
- Publish current policies and procedures on the website, freely accessible to students.

SUPPORTING DOCUMENTS AND INFORMATION

- A list of applicable legislation is detailed within the legislation tab in the Quality Management Register.
- CT – Credit Transfer.
- RPL – Recognition of Prior Learning.
- FFS – Fee for Service; students that are self-funded.
- Environment, Health and Safety – refer to the Health and Safety Policy.
- Internal recordkeeping, communication and training – refer to the Communication, Training and Recordkeeping Procedure.
- Student Handbook.
- Course Declaration.
- Student Code of Conduct Policy.
- Access and Equity Policy.
- Complaints, Grievances and Appeals Policy.
- Withdrawal, Cancellation and Variation Policy.
- Schedule of Tuition Fees.
- Re-enrolment Form.
- Rolling re-enrolment Form.