

FEES & REFUNDS POLICY AND PROCEDURE

Maritime and General Programs – Career Start, Career Boost & Fee-for-Service

1. Applicable Standards, Contracts and Legislation

This Fees and Refunds Policy and Procedure supports compliance with the following:

- 2025 Standards for Registered Training Organisations – relevant Outcome Standards concerning the provision of clear and accurate information to students (including fees and refunds), protection of prepaid fees where applicable, and fair treatment of students.
- Vocational Education and Training Skills Assure Supplier Agreement (SAS Agreement) 2025–2028
- Skills Assure Supplier Policy 2025–2028 – including Performance Standard 1 requirements for fee disclosure, refund policy, and Appendix 1 Fee Conditions (co-contribution fees, student/employer contributions, exemptions, and related obligations)
- Career Start Program Policy 2025–28 and Career Boost Program Policy 2025–28 (co-contribution fee settings and related rules)
- 2025–26 Continuing Students Policy (where applicable to teach-out arrangements)
- Australian Consumer Law (consumer guarantees, unfair contract terms, and refund rights)
- National Vocational Education and Training Regulator Act 2011
- QMS Pillar FN2 – Fees, Charges & Refunds (mapped to relevant Compliance Requirements and Outcome Standards).

Non-compliance with the SAS Agreement or SAS Policy may result in the Department exercising its rights under the Agreement. Nothing in this policy limits any person's rights under Australian Consumer Law.

2. Purpose

This Fees & Refunds Policy and Procedure sets out how Training & Personnel Australia (TPA) determines, discloses, charges, collects and refunds course fees and co-contribution fees for students enrolled in Career Start, Career Boost and Fee-for-Service programs.

It ensures compliance with:

- Skills Assure Supplier (SAS) Agreement 2025–2028 and SAS Policy 2025–2028 (Performance Standard 1 and Appendix 1 – Fee Conditions)
- Career Start Program Policy 2025–28 and Career Boost Program Policy 2025–28
- 2025 Standards for Registered Training Organisations (Outcome Standards and Compliance Requirements, including prepaid fee protection)
- Australian Consumer Law
- Relevant Queensland Government funding and evidence requirements.

This document applies to all funded and non-funded students undertaking Maritime and General programs delivered by TPA. TPA does not currently deliver apprenticeship or traineeship pathways under Career Start or Career Boost.

3. Definitions

- Co-contribution fee – The non-government financial contribution payable by (or on behalf of) a student enrolled under Career Start or Career Boost. It represents the total cost to the student for the qualification or skill set (including any mandatory materials or services required for training and assessment).
- Course fee – The total amount payable by a Fee-for-Service student, or the co-contribution fee for a funded student.
- Funded student – A student accessing Queensland Government subsidised training under Career Start or Career Boost.
- Fee-for-Service (FFS) student – A student paying the full published course fee without government subsidy.
- Course commencement – The date the first scheduled training or assessment activity begins for the student.
- Enrolment date – The date TPA notifies the student that they have been accepted into the qualification or skill set.
- Withdrawal – A student's decision (or TPA's decision) to cease participation in a course or skill set.
- Concession / Concessional status – Eligibility for a reduced co-contribution fee as defined in the SAS Policy (Health Care, Veteran or Pensioner Concession Card holder or named dependant; Aboriginal or Torres Strait Islander; disability; non-English speaking background; adult prisoner).
- Unit of competency level – Co-contribution fees must be charged, collected and reported at the individual unit of competency level.

4. Fee Information and Disclosure

TPA provides clear, accurate and accessible fee information to prospective students (and employers or parents/guardians where applicable) before enrolment. This includes:

- The total co-contribution fee (concessional and non-concessional) for each qualification or skill set approved under Career Start or Career Boost, published on a dedicated webpage on the TPA website.
- A breakdown of total costs, how and when fees will be charged and collected.
- Delivery mode, training timelines, assessment methods, locations and any additional mandatory requirements (e.g. AMSA final assessment, marine radio application fees, security clearances where applicable).
- Details of available student support services.
- The Refund Policy (this document) and Privacy Notice.
- Advice that the student may be asked to complete Queensland Government surveys.

Fee information is also summarised in the Course Outline / fact sheet, Student Agreement and Student Handbook. Students acknowledge the terms by signing the Student Agreement.

TPA does not charge separate enrolment or administration fees. Any additional charges beyond the co-contribution fee or published FFS course fee (for example AMSA submission fees or marine radio application fees) are disclosed prior to enrolment and are not part of the co-contribution fee.

5. Co-contribution Fees – Career Start and Career Boost

5.1 Setting and Publication of Fees

For the general training pathway, TPA determines the co-contribution fee amount. The fee must represent a meaningful contribution toward the cost of training and must not be set at an artificially low rate to attract enrolments.

Current published co-contribution fees (subject to change with notice) for TPA's approved maritime qualifications and skill sets are:

- Non-concessional: \$100 per qualification / skill set
- Concessional: \$50 per qualification / skill set

These fees cover preparation of training materials, training and assessment, educational support services and issuance of one set of AQF certification documentation. They do not cover optional materials, replacement textbooks, stationery, printing, re-issuance of certificates (\$50 per document plus postage if applicable), or external fees such as AMSA final assessment or marine radio applications.

TPA may set different co-contribution fees for different offerings of the same qualification (e.g. by delivery mode or location). Any change is published on the website and advised to enrolled students before it applies to new units.

5.2 Charging, Collection and Reporting

- Upfront charging of the total co-contribution fee is prohibited. TPA will not request or demand more than 30 % of the total co-contribution fee upfront, unless the student (or employer) explicitly requests to pay a higher amount in advance.
- Co-contribution fees are charged, collected and reported at the unit of competency level in whole dollars. Unit fees total the published co-contribution fee and are calculated by evenly dividing across payable units (or proportionally where unit lengths differ materially).
- Evidence of all co-contribution fees charged and collected is retained.
- Fees may be paid by the student, their employer, or a third party unrelated to TPA. Fees cannot be paid or waived by TPA (directly or indirectly) unless approved in writing by the Department of Trade, Employment and Training (DTET).
- TPA does not refund, return or provide cash payments (including referral fees or bonuses) to any fee payer.
- No co-contribution fee is charged for Outcome 60 (Credit Transfer) or Outcome 65 (transitional gap training) as defined in the SAS Policy.

5.3 Concessional Status and Exemptions

Concessional status is confirmed at enrolment with supporting evidence retained. Categories include:

- Holds a Health Care, Veteran or Pensioner Concession Card (or is named as partner/dependant on such a card), or holds an official Commonwealth form confirming entitlement.
- Identifies as Aboriginal or Torres Strait Islander.
- Has a disability.
- Is from a non-English speaking background.
- Is an adult prisoner.

Full co-contribution fee exemption applies where required by the SAS Policy or specific Queensland Government announcements (e.g. Skilling Queenslanders for Work participants, foundation skills, or other mandated fee-free cohorts). Lower-level vocational qualifications for concessional students may be offered fee-free at TPA's determination.

Where payment of the co-contribution fee would cause extreme financial hardship, TPA may consider a fee waiver on a case-by-case basis. Supporting evidence is required and a reasonable internal process applies for any appeal of a waiver decision.

6. Fee-for-Service Fees

Full course fees for Fee-for-Service enrolments are published on the TPA website and Course Outlines. Fees are payable according to the disclosed payment schedule in the Student Agreement.

TPA protects fees paid in advance by ensuring that no student is required to pay more than \$1,500 in advance for services not yet provided (either prior to commencement or at any stage during the course), in accordance with the prepaid fee protection measures under the 2025 Standards for RTOs.

Payment methods include electronic funds transfer, credit card and other methods advised at enrolment. Receipts are issued for all payments.

7. Payment Plans and Overdue Fees

TPA does not offer payment plans for funded (Career Start / Career Boost) programs. All co-contribution fees must be paid according to the disclosed schedule.

For Fee-for-Service students experiencing genuine difficulty, alternative payment arrangements may be considered on a case-by-case basis. Students are encouraged to contact TPA Administration as early as possible.

For Fee For Service students, where fees remain unpaid:

- Statements are issued and follow-up contact is made.
- TPA may suspend training and assessment services until fees are brought up to date (with written notice to the student).
- Persistent non-payment may result in withdrawal from the course.

- Outstanding debts may be referred to a debt collection agency after reasonable attempts to resolve.

8. Refunds – Policy Principles

Refunds are processed fairly, consistently and in accordance with the SAS Policy, the 2025 Standards for RTOs and Australian Consumer Law. Key principles:

- Full refund of co-contribution fees (or FFS course fees) where training has not commenced at the time of enrolment cancellation or withdrawal.
- Proportionate refunds where a student withdraws from a unit of competency after commencement of that unit.
- Refunds of any additional charges paid by an employer or industry beyond the co-contribution fee and Government subsidy, where the related services have not been provided.
- Refunds are paid only to the original payer.
- Refunds are processed within 14 business days of approval (or as soon as practicable).
- Nothing in this policy limits a student's rights under the Australian Consumer Law. Students may be entitled to a remedy if services are not delivered with due care and skill, are not fit for purpose, or are not provided as advertised.

8.1 Student-Initiated Withdrawals – Before Commencement

When a student withdraws in writing prior to course commencement:

- Full refund
- Written notice post commencement - Nil refund (except where required by law or SAS Policy full-refund rule if training has not commenced).

8.2 Withdrawals After Commencement

- Once training has commenced, refunds of co-contribution fees for completed units are not available.
- For a unit that has commenced but not been completed, a proportionate refund is calculated based on the training and assessment activity undertaken and reported.
- Australian Consumer Law rights continue to apply.
- Students withdrawn for misconduct, safety breaches or inappropriate behaviour are not entitled to a refund.

8.3 RTO-Initiated Cancellations or Changes

- Course cancelled by TPA before commencement 100 % refund of fees paid.
- Course discontinued after commencement → Refund for undelivered training / assessment OR transfer to a future intake (preference is transfer; refund available on request).
- If TPA is unable to deliver the course or any portion as promised (including cessation of operations or material change to terms that cannot be agreed), affected students receive a refund for the undelivered portion.

8.4 Funding Eligibility Errors or Changes

If a student is later found ineligible for funding due to incorrect information being provided at the time of eligibility checking:

- The student may withdraw (no refund of co-contribution fees for training already commenced), or
- The student may continue and pay the difference between the subsidised fee and the full Fee-for-Service rate.

8.5 Compassionate or Special Circumstances

Refunds or transfers may be considered on a case-by-case basis for:

- Serious illness or injury (medical evidence required)
- Family emergency
- Other compassionate grounds supported by evidence.

Possible outcomes include full refund, partial refund, transfer to a later intake, or deferred commencement.

8.6 Substitutions (Employer-Funded Enrolments)

Substitutions of an enrolled learner with another eligible individual are permitted only before course commencement and only where the replacement meets all eligibility and entry requirements. Substitutions are not permitted after commencement.

9. Consumer Guarantees

Nothing in this policy limits a student's rights under the Australian Consumer Law (ACL). Students may be entitled to a remedy (including refund, repair or replacement) if training and assessment services are not delivered with due care and skill, are not fit for the purpose made known, or are not supplied as advertised.

10. Publication and Access

This Fees & Refunds Policy and Procedure is:

- Published in a prominent location on the TPA website
- Referenced in the Student Handbook and provided with the Student Agreement prior to enrolment
- Available on request from TPA Administration.

Students are directed to this policy as part of pre-enrolment information so they can make an informed decision.

11. Related Documents and Standards Mapping

- TPA Student Handbook
- TPA Student Agreement / Enrolment Form
- TPA Complaints and Appeals Policy and Procedure

- TPA Privacy Policy
- SAS Policy 2025–2028 (Performance Standard 1; Appendix 1 Fee Conditions)
- Career Start Program Policy 2025–28 and Career Boost Program Policy 2025–28
- 2025 Standards for RTOs – Outcome Standard 2.1 (information before enrolment) and relevant Compliance Requirements (including prepaid fee protection)
- QMS Pillar: Finance (FN2 – Fees, Charges & Refunds) – mapped to Compliance Requirement – 16 and related SAS / SRTO obligations.

12. Procedures

12.1 Assessing Fees, Concessions and Exemptions

1. At pre-enrolment / enrolment, Administration confirms the program pathway (Career Start, Career Boost or Fee-for-Service) and the applicable published fee.
2. Collect and verify evidence of concessional status or any full exemption category. Record the evidence on the student file.
3. Calculate co-contribution fees at unit-of-competency level via PowerPro so that the sum equals the published total (or apply exemption).
4. Ensure no more than 30 % of the total co-contribution fee is requested upfront unless the student/employer explicitly requests a higher amount.
5. Issue invoice / payment schedule and provide the Student Agreement containing fee and refund terms for signature.
6. Retain all fee, concession and payment evidence for audit and reporting purposes.

12.2 Receiving and Recording Payments

1. Accept payments by the methods advised (EFT, credit card, etc.).
2. Record payment against the relevant invoice and student record.
3. Issue a receipt to the payer.
4. For funded students, ensure co-contribution fees collected are reported accurately at unit level in VET activity data submissions.

12.3 Processing Withdrawals and Refund Assessments

- On receipt of a written withdrawal notice (or on TPA-initiated cancellation), Administration records the date and reason.
- Determine whether training has commenced for the relevant unit(s).
- Calculate any refund due in accordance with Section 7 of this policy (full refund if no training commenced; proportionate if unit commenced but incomplete; nil for completed units or misconduct).
- Where compassionate grounds are claimed, request supporting evidence and refer to the Training Manager / Director for decision.

- Notify the fee payer in writing of the refund assessment outcome, reasons, and any amount payable, within 14 business days of the decision.
- Process approved refunds to the original payer within 14 business days of approval.
- File the withdrawal notice, assessment and payment record on the student file.
- Update AVETMISS / VET activity data and any Department reporting as required.

12.4 Managing Overdue Fees

- Issue monthly statements for outstanding amounts.
- Contact the payer if payment is more than 14 days overdue.
- If fees remain unpaid after reasonable attempts, refer to the Training Manager regarding suspension of training (written notice required).
- After 40 days overdue and unsuccessful recovery attempts, consider referral to debt collection and/or withdrawal.
- Advise the student (and employer if applicable) in writing of any suspension or withdrawal decision.

12.5 Appeals

A student who is dissatisfied with a fee or refund decision may lodge an appeal in accordance with TPA's Complaints and Appeals Policy and Procedure. The appeal will be handled fairly, independently of the original decision-maker where practicable, and the outcome communicated in writing.

13. Responsibilities

- Director – Overall accountability for policy approval, fee setting, hardship/waiver decisions and compliance with SAS and RTO Standards.
- Administration / Student Support – Day-to-day fee assessment, invoicing, collection, refund processing, evidence retention and student communication.
- Training Manager – Oversight of training suspension decisions, input to compassionate refund assessments, and coordination with trainers.
- All staff – Ensure prospective and enrolled students receive accurate fee and refund information and are directed to this policy.

14. Review

This policy and procedure is reviewed at least annually, or earlier if there is a material change to the SAS Policy, program policies, 2025 Standards for RTOs, or TPA's fee schedule. The next scheduled review is August 2027.

Version	Date	Description	Author	Approved By
1.0	08/2026	New combined Fees & Refunds Policy and Procedure. Updated to SAS Policy 2025-28, Career	Brooke Lo Giudice	Jasmine Whittle CEO



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		Start/Boost Program Policies and 2025 Standards for RTOs		
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