



## Purpose

The aim of this policy is to outline fair and equitable conditions for the approval of refunds and transfers for courses run by MSA Training and Professional Development (MSATPD).

## Scope

This policy applies to all short courses, Nationally Recognised Training units and qualifications, other accredited or non-accredited training programs and other fees and charges of MSA Training and Professional Development.

## Principles

The principles behind MSATPD's refund process are:

- MSATPD acknowledge that situations do arise whereby contracts, on the part of either party, may, as a result of unforeseen circumstances, be deemed unable to be continued.
- MSATPD will promote the principles of fairness, ethics and social justice in all dealings with clients/students seeking refunds.

## Objectives

With these principles in mind, the objectives of this policy are to:

- Incorporate conflict management principles when resolving concerns over the issue of refunds.
- Implement a refund process that is accessible and simple to follow.
- Treat all applications for refund in a fair and equitable manner for all parties involved.
- Advertise our Refund and Transfer Policy in information given to clients/students.

## Conditions for Approval of Refunds/Transfers

- A submitted enrolment form constitutes a binding contract.
- Fees for short courses must be paid in full upfront.
- Fees for Certificate III, IV or Diploma level courses may be paid in full upfront, or in instalments via a payment plan, with a deposit paid prior to commencement of the course. MSA Training and Professional Development reserves the right to determine and vary the deposit amount and the availability of payment plans.
- Should the student be unable to attend, a substitute nomination is welcome at no extra charge. This does not apply to situations where the enrolment is funded through the Victorian Skills First program and may not apply to enrolments in Nationally Recognised Training courses where entry requirements and attendance requirements apply. Such a decision will be at the discretion of the RTO Director.

- Applications for refund or transfer must be received in writing at least 7 days prior to course commencement for all short courses and at least 14 days prior to all Nationally Recognised Qualifications.
  - Applications will be reviewed by the Enrolments Officer and either denied for the refund, or granted approval should they meet the criteria outlined in this policy.
- Refunds from Short Courses incur an administration charge of \$80 and refunds from Nationally Recognised qualifications incur an administration charge of \$350.
- Transfers incur an administration charge of \$50 for Short Courses and \$75 for Nationally Recognised qualifications.
- Charges apply to each and every refund/transfer.
- All transfers must be taken within a 6-month period, or any paid fees will be forfeited. Note that in some instances, such as a qualification being removed from scope or the ending of a “teach out” period, transfers may be required to be utilised sooner than the 6-month period. If the transfer has not been utilised and the course is no longer being offered, any paid fees will be forfeited.
  - If you wish to re-enrol after 6 months, you will need to pay in full for your new enrolment.
- Students withdrawing from short courses less than 7 days prior to course commencement are not eligible for a refund.
- Students who do not attend a short course or qualification are not entitled to a refund.
- Students who are withdrawn from a short course due to not satisfactorily submitting their Language, Literacy and Numeracy assessment by the due date before course commencement, are not eligible for a refund. They may apply for a transfer, and if approved, will need to pay the transfer fee.
- Students who are withdrawn from a course due to unsatisfactory progress, insufficient attendance, a breach of the Student Code of Behaviour or plagiarism, are not eligible for a refund or transfer.
- Students withdrawing from Nationally Recognised Qualifications less than 14 days prior to course commencement are not eligible for a refund.
- Students withdrawing with less than the required notice period (7 days for short courses and 14 days for qualifications) but who feel they have exceptional circumstances which warrant a refund, are welcome to submit a completed Refund Form along with relevant documentation to support the application for special consideration. All such applications will be assessed by management and all decisions will be final.
- Fees less than \$500 paid via credit/debit card will be refunded back to the same credit /debit card via the original payment gateway.
  - Where the original credit/debit card has expired or been replaced, bank account details need to be provided for a bank transfer to be made.
- Fees greater than \$500 paid via credit/debit card or any fees paid via any other method will be refunded via bank transfer to the original payor.
- MSATPD reserves the right to request additional documentation to verify credit/debit card and bank account details supplied.
- Fees paid via EzyPay payment plans:
  - Payment plans must be completed and paid for in full prior to the completion of your course.
  - In the event of cancellation by the student, where full payment has not already been received, MSATPD reserves the right to recover monies as follows:

- If notice is received more than 14 days prior to commencement no payment is required. A refund, less the administration charge, will be issued.
    - Where notice of less than 14 days is given, 100% of the course fees are payable. For payment plans, this means that instalments will continue to be charged to your card or bank account and must be paid in full as per the payment plan schedule.
  - Refunds will be processed back to the original payment method via EzyPay. Where there are further payment installments outstanding future payment installments will be cancelled.
- In the event of a student transferring, or deferring their enrolment, instalments for an EzyPay payment plan will continue to be charged as per the original payment plan schedule. Payment plans cannot be transferred or deferred.
  - Students who feel they have exceptional circumstances which warrant a deferral of their payment plan are welcome to submit an application along with relevant documentation to support the application for special consideration. All such applications will be assessed by management and all decisions will be final.
  - If granted, EzyPay payment plan suspensions/deferrals incur an administrative fee of \$75. This amount must be paid upfront and cannot be combined with your existing payment plan.
- MSATPD reserves the right to cancel / postpone programs. Every effort will be made to ensure applicants for cancelled courses are placed on the next available program. Wherever possible, enrolled students will be given at least 3 days' notice in the advent of a course being postponed or cancelled.
- In the event that a course is cancelled or postponed by MSATPD a full refund will be available to all applicable students.
  - Note that this does not apply to students who have transferred into the course after withdrawing from another course, unless they were entitled to a refund from the course into which they originally enrolled.
- This policy is to be made available to students and prospective students on the website [www.msatraining.edu.au](http://www.msatraining.edu.au)

**Review date**

31 March 2025