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PURPOSE

The purpose of this policy and procedure is to clearly outline KAL Training's (KAL) policy and procedure about how fees are charged, what they cover, how they are paid and the refund conditions and processes. These procedures support Standards for RTOs 2025 and Skills First Funding requirements.

SCOPE

This policy and procedure apply to all enrolments in KAL Training (KAL).

POLICY STATEMENT

KAL Training applies fees and charges for the delivery of nationally accredited training and assessment services that are consistent with all applicable performance requirements. Tuition Fees and other charges such as course materials, textbooks, any administration services or penalty fees are listed and provided to students prior to and throughout their enrolment.

Tuition Fees for Skills First government-funded students are set in accordance with the Guidelines about Fees issued by the Department each year.

KAL Training will publish the fees and charges applicable to all courses, including details on tuition fees for government subsidised training for each course/qualification on the website and concession fees are applied when eligibility criteria are satisfied.

All data including the actual tuition fee per hour (in cents) is maintained in the Student Management System, detailed in Statement of Fees and is reviewed for accuracy and integrity on a regular basis. The transparency, governance and management of fees and charges are integral to financial transparency and ensuring Students' rights and responsibilities are fully explained and maintained.

REGULATION

Outcome Standards –Standards for RTOs 2025

Standard 2.1: VET students have access to clear and accurate information concerning the organisation, the relevant training product, and students are made aware of any changes that may affect them.

(c) the following information is easily accessible by VET students:

(iii) all fees, costs and charges associated with the provision of the training product which VET students may incur, including payment terms and conditions, any applicable refund policies and the availability of any relevant government training entitlements and subsidies; and

(iv) any obligations or liabilities which may be imposed on VET students undertaking the training product, including any obligations requiring VET students to acquire any materials, equipment or IT, any costs and processes associated with withdrawing from training, any costs and processes associated with obtaining a Student Identifier, and any requirements for VET students to undertake work placements.

(d) the organisation provides all VET students with documentation prior to their enrolment or before any fees are required to be paid which sets out

(ii) all fees, costs and charges which the VET student will be required to pay.

Compliance Requirements – Standards for RTOs 2025**Clause 18. Prepaid fee protection measures (Division 3 Accountability)**

- (1) Where an NVR registered training organisation or third party receives prepaid fees from or on behalf of an individual in excess of \$1500 in relation to the same VET course (the threshold prepaid fee amount), the organisation must:
- (b) where the organisation is any other NVR registered training organisation – implement one or more of the arrangements set out in subsection (4).

Subsection (4) The NVR registered training organisation must implement one or more of the following arrangements:

- (a) an unconditional financial guarantee from a bank operating in Australia, provided:
 - i) at all times, the guarantee is at least equal to the total amount of prepaid fees held by the organisation in excess of the threshold prepaid fee amount; and
 - ii) the costs of establishing and maintaining the guarantee are met by the organisation.
- (b) a current membership with a tuition assurance scheme operator which, if the organisation is unable to provide services for which the individual has prepaid, must ensure:
 - i) the individual will be placed into an equivalent course at a location suitable to the individual and receive all services for which the individual has prepaid at no additional cost to the individual; or
 - ii) if an equivalent course cannot be found – the individual will be refunded the prepaid fees which are in excess of the threshold prepaid fee amount.
- (c) any other fee protection measure approved by the National VET Regulator.

2026 Standard VET Funding Contract**Schedule 1 Part A****5. Tuition And Other Fees**

5.1 You may determine the tuition fee you charge to any Skills First Student for delivery of programs on the Funded Scope, unless:

- a) the individual has an entitlement to a Fee Concession; or
- b) there is a requirement to apply a Fee Waiver.

5.2 You must comply with the requirements in the Guidelines About Fees for levying tuition and other fees, including collecting and maintaining evidence to support the application of Fee Concessions and Fee Waivers.

2026 Guidelines About Fees**1. General Requirements**

1.1 You are not required to charge a minimum or maximum tuition fee for Skills First training. However, you must grant any applicable Fee Waiver in accordance with section 2 and any applicable Fee Concession in accordance with section 3 of these Guidelines.

Fee and refund information

1.2 Prior to enrolment, you must give each student a clear refund policy that meets the standards of your regulator, is fair and reasonable and covers any costs and processes associated with:

- a) the student withdrawing; and
- b) you cancel a program, including in the event of your closure.

1.3 Prior to the commencement of training, you must give each Skills First Student documentation that includes, at minimum:

- a) that their program is subsidised through Skills First.
- b) the total cost to them of their program including:
 - i) tuition fees, taking into account the government contribution and any Fee Concession or Fee Waiver entitlement; and
 - ii) any other applicable fees, such as student services, amenities, goods or materials.

DEFINITIONS

Fee Concession means a concession on tuition fees granted, or to be granted, in circumstances where this Contract or the Guidelines About Fees specify that you must grant a concession on tuition fees to a Skills First Student.

Fee Waiver means a waiver of tuition fees granted, or to be granted, in circumstances where this Contract or the Guidelines About Fees specify that you must not charge a tuition fee, or where we otherwise direct that you must not charge a tuition fee, to a Skills First Student.

Prepaid Fee means any fee relating to the delivery of services paid to an NVR registered training organisation by, or on behalf of an individual prior to the services to which the fee relates being delivered by the organisation.

Services means:

- a) training and assessment.
- b) training support services (but excludes counselling, mediation, and information and communication technology services); and
- c) any activities related to the recruitment of VET students including marketing, enrolment, induction, or the collection of fees.

PROCEDURES

Pre-Payment

KAL fee payment system does not require a prospective or current student to prepay fees in excess of the regulated threshold prepaid fee amount (\$1500) Amounts set out in a scheduled Payment Plan may vary according to arrangements with individuals, but no pre-payment will exceed this threshold.

Course Fees

Course fees include Tuition, Materials and Administration fees. Course Fees are determined in advance and provided to prospective students prior to enrolment.

Any changes to fees are documented and advised as soon as practicable.

In addition to these standard course fees the following charges are applied on application by the student.

Course Charges

Course Charges are reviewed annually, and any required changes are documented and updated for access to current and perspective students on the website.

Reissue of Certificate or Statement of Attainment	\$50.00 (Per certificate)
Reissue of archived Certificate or Statement of Attainment (after 3 years)	\$100.00 (Per certificate)
RPL Application fee	\$400 will be charged at the time of application and is non-refundable.
The RPL fee	Charged at a rate of \$2.00 per nominal hour for each unit of competency that RPL has been requested.

All fees and charges are published on the website in the Course information and are kept up to date. The student tuition fees as published are subject to change given individual circumstances at enrolment

Skills First Approved Students

Fees and Charges

An itemised list of all prospective course fees and charges is provided on the website. In addition, and an Individual Statement of Fees is provided in writing to each Skills First Student prior to the commencement of training and includes the following:

- The code and title and currency of course/program that the student is to be enrolled, as published on the National Register
- the total cost to them for their program, taking into account any Fee Concession or Fee Waiver entitlement.
- the approximate value of the government contribution expressed in dollars; and
- any other applicable fees, such as student services, amenities, goods or materials

KAL will publish on its website:

- Up to date standard tuition fees for government subsidised training for each course it offers under the VET Funding Contract the caveat that "The student tuition fees as published are subject to change given individual circumstances at enrolment"

- details of any charges including but not limited to student services, amenities, good or materials
- our Complaints and Appeals process

Fee Waivers

- KAL will grant a Fee Waiver in the circumstances set out in the current Skills First Guidelines About Fees
- All Fee Waivers grant will be reported in accordance with the Victorian VET Student Statistical Collection Guidelines, or as otherwise instructed by the Department.
- Any evidence required of a student's entitlement to the Fee Waiver will be sighted and copies retained prior to the commencement of training as required. (See Appendix 1)

Fee Concessions

If a Skills First eligible student has a Fee Concession entitlement in accordance with the Skills First Guidelines About Fees, KAL will apply a Fee Concession to standard tuition fees for enrolments in Skill Sets and qualifications at the Certificate IV level and below.

This Fee Concession will be no more than 20 per cent of the published standard tuition fee, being the fee charged to a non-Fee Concession Skills First Student in the same program at that time.

KAL will report all Fee Concessions granted in accordance with the Victorian VET Student Statistical Collection Guidelines.

Each student's entitlement will be checked for a Fee Concession as part of enrolment, and this must occur prior to the commencement of training

For student concession entitlements please see the current VET Funding Contract

A student is entitled to a Fee Concession if they hold a current:

- a) Health Care Card issued by the Commonwealth.
- b) Pensioner Concession Card; or
- c) Veteran's Gold Card.

A dependant spouse or dependant child of a card holder is also entitled to the Fee Concession. Students may also receive a Fee Concession if they are eligible for one of the Government initiatives specified in Clause 3.12 of the Guidelines About Fees, regardless of whether they hold one of the cards specified above.

(See Appendix 2)

Concessions confirmed as part of enrolment

Where a student's Fee Concession entitlement is confirmed as part of enrolment, KAL will apply the Fee Concession to all tuition fees charged for the program.

This is regardless of whether:

- all tuition fees are charged in one instance at the start of the program, or in parts by payment plan. and
- the student's Fee Concession entitlement will expire before commencement of training or before they will complete their program.

Grace period

KAL may allow a student a grace period of 14 days from the date of enrolment to provide evidence of Fee Concession entitlement. If a grace period is allowed, KAL will implement this in accordance with the following process:

- A request for a grace period must be made in writing to the General Manager

- This request may come from the student directly or from Administration on the student's behalf and the request email to be held on file
- Authority to grant the grace period , including the timeframe will be provided by the General Manager in writing.
- The student will be advised in writing of the authorisation and the timeline of the grace period, and this advice will include the impact and next steps if the evidence is not provided within the timeframe outlined.
- Authority email to be held on file.
- All fee concession evidence requirements will be applied as usual upon presentation of the fee concession evidence within the grace period.
- If a student provides evidence after the commencement of training, it must have a start date on or before the date their training commenced.
- Where the evidence is not provided the fee concession will not apply and any applicable fees will be imposed, and payment requirement organised.

Concessions obtained after commencement of training

If all the fees for an enrolment are not charged in one instance at the start of the program, i.e. in the case of a Payment Plan provision, KAL informs the student in the Payment Plan document that if they obtain a Fee Concession entitlement after the commencement of training, they may present it and they will be charged a Fee Concession for any remaining fees not yet charged.
(See Payment Plan declaration)

Evidence of Fee Concession Entitlement

KAL will sight evidence of a student's entitlement to a Fee Concession and retain it for audit or review purposes in a way that meets the requirements set out in relevant Clause of the Skills First Guidelines About Fees.

- Unless KAL has another obligation to do so, we will **not** retain a copy of the concession card or the Centrelink Customer Reference Number when retaining evidence of concession entitlement for a Skills First student.

Evidence of Fee Concession entitlement will be sighted and retained as outlined in Appendix 3 and will use the provided forms as record

(See Digital Evidence of Eligibility or Concession Declaration)

Invoicing Government funded students

- A Course Fee Invoice is provided to each Skills First Student as part of the Enrolment process, this invoice details all the requirements in line with government-funded fees documentation and includes, at minimum:
 - that the student's program is subsidised through Skills First.
 - the total cost to them of their program including:
 - tuition fees, taking into account the government contribution and any Fee Concession or Fee Waiver entitlement; and
 - any other applicable fees, such as student services, amenities, goods or materials

- Apply concession rate if a copy of concession card, veteran's gold card or pensioner card is provided and is current at time of enrolment. Concession fee should be 20% of full government funded fee.
- Concession does not apply to administration fee and materials fees.
- Ensure waivers are granted where there is suitable evidence – refer to the Skills First Guidelines about Fees for what evidence is required.
- Ensure correct tuition fee is reported in AVETMISS files

Special Consideration for Financial Hardships

An application for special consideration needs to be made to the Chief Executive Officer along with the reasons and circumstances of the financial hardship. The application should mention the future date for the payment of full fees or a request for a payment plan.

If special consideration is granted, a confirmation in writing will be sent to the student confirming the future date for the payment of full fees or outlining the payment plan for the payment of fees

Information regarding Fees and Charges

All fees are to be confirmed to the student prior to enrolment and the commencement of training.

All Course Fees and Charges are published and up to date on the website

Details of the Refund Application process is provided in this Fees Charges and Refund Policy and Procedure and is available on the website

The amount to be charged for training and assessment services will be reviewed and authorised by the CEO and will be accurately documented through marketing materials and enrolment documentation.

Should there be changes to fees at any time, the Compliance Manager will be responsible for organising changes to the published fees and charges documentation and updates on the website.

The General Manager and Compliance Manager will keep all relevant staff members up to date with all changes to the fees and charges and relevant policies.

Fee Payment

Payment Plan Fee instalment invoices

- A Payment Plan is issued at enrolment application and includes all fee instalments and their scheduled due dates.
- Payment of instalment is due on the schedule date.
- Past due payments will be followed up by Administration in written contact with the student and kept in the student file
- Any request for extensions on scheduled due dates must be authorised by the General Manager
- All overdue payments must be reported to the General Manager
- Where changes to the Payment Plan are requested by the student and authorised by the General Manager, a revised Payment Plan will be issued and the updated copy signed by the student held on file.
- Where a student withdraws from a course all payment for units commenced must be paid
- All copies of fee payment documentation and correspondence will be kept in the student file.

Accounts and Records of Tuition and Other Fees

- Accounts and Records are kept in a way that clearly distinguishes income for fee-for-service training from Government-subsidised training.

Processing Refunds

KAL supports and maintains a fair and reasonable refund policy and process. This process is outlined clearly below and is available on the website.

All refund requests are conditional on the following:

- KAL must have received funds in order for any refunds to be made available (i.e. cheques are cleared, bank transfers have been received).
- Any debts owed to KAL must be paid in full or the outstanding amounts will be deducted from the refund.

In the case where KAL cancels the course.

Where KAL is unable to start or deliver the course, including in the event of the RTO closure, the student can choose to accept either:

- A refund of any unused prepaid tuition fees, which will be issued to the student within 28 days.
- Or be placed in an alternative course with another provider.
 - If the student chooses this option, they must sign a new written agreement to indicate they have accepted the alternative enrolment.

In the case where the student withdraws from the course.

Where a student has documented and submitted their withdrawal from the course the following refund conditions apply:

- If a student withdraws from the course 14 days before the commencement date of the course, 100% of any prepaid tuition fees minus any applicable administration fee paid will be refunded.
 - Student must withdraw in writing and apply for a refund by completing the Refund Application Form available on the website.
 - Refunds granted will be paid to the payment account of the fees received
- If a student withdraws from the course less than 14 days prior to the course commencement date of the course, 50% of any prepaid tuition fees minus any applicable administration fee will be refunded
 - Student must withdraw in writing and apply for a refund by completing Refund Application Form.
 - Refunds granted will be paid to the payment account of the fees received
- If the student withdraws after course commencement all tuition fees for units commenced must be paid in full. Any unused prepaid fees may be refunded.

Refund procedure

The student must complete a Refund Application Form to apply for a refund and attach all evidence and supporting documents.

Such documents may include, but are not limited to:

- a completed Withdrawal and Cancellation of Enrolment Form
- proof of extenuating circumstances of a compassionate nature

Refunds will be made within 28 days of the student's written notification being received by KAL; in the case of KAL Training not delivering the course refunds will be paid within 28 days.

The Chief Executive Officer or the officer nominated by them must approve all student refunds.

Refunds will be paid in Australian dollars to the Account that paid the fees or to the person nominated by an authorised representative of that account.

Details of refunds provided will be maintained in the student's file.

Student's Rights to Appeal

Any student who is refused a refund by KAL may appeal within 14 days in writing to the Student Administration.

KAL's appeal process does not restrict the student's right to pursue other legal avenues.

This agreement, and the availability of complaints and appeal processes, does not remove the right of the student to take action under Australia's consumer protection laws.

RELATED DOCUMENTS

- Enrolment Application Form
- Payment Plan
- Refund Application Form
- Skills First Guidelines About Fees

Appendix 1: Fee Waiver Grant and Evidence Retention

Circumstance	KAL must grant a Fee Waiver if:	If the student is enrolling with:	KAL must sight:	KAL will retain:
Judy Lazarus Transition Centre	the student is from the Judy Lazarus Transition Centre (as a prisoner within the meaning of the Corrections Act 1986).	any training provider	written confirmation from the management of the Judy Lazarus Transition Centre.	a copy of the written confirmation from the management of the Judy Lazarus Transition Centre
Young people on community-based orders	the student is required to do training under a community-based order made under the <i>Children, Youth and Families Act 2005 (the CYF Act)</i> .	any training provider	written confirmation from the relevant Youth Justice Unit of the Victorian Department of Justice and Community Safety that the student is required to do training under a community-based order made under the <i>Children, Youth and Families Act 2005 (the CYF Act)</i> .	a copy of the written confirmation from the relevant Youth Justice Unit of the Victorian Department of Justice and Community Safety.
Youth Access Initiative	the student is referred to training by the Department of Families, Fairness and Housing, the Department of Justice and Community Safety, or a referring agency	only a TAFE Institute, Dual Sector University or Learn Local Organisation	a validly endorsed referral form from either the Department of Families, Fairness and Housing, the Department of Justice and Community Safety, or a referring agency.	the original referral form (and you must return a copy of the form to the relevant department or referring agency).
Skills First Aboriginal Access Fee Waiver'	the student self-identifies as being of Aboriginal or Torres Strait Islander descent (and is reported as such through the 'Indigenous Status Identifier' field of the Student Statistical Report) and is enrolling in a program at any level.	any training provider	n/a	a copy of the enrolment form on which the student self-identified as indigenous.

Appendix 2 : Government initiatives

Under the:	A student can receive a Fee Concession for:	If they:	KAL will sight and retain
Asylum Seeker VET Program	an enrolment in a Skill Set and a program at Certificate IV level and below	• self-refer and are eligible to participate in the Asylum Seeker VET Program; or • are referred to training by the Asylum Seeker Resource Centre or the Australian Red Cross.	N/A. The evidence the student is eligible to participate in the Asylum Seeker VET Program (as specified in the Guidelines About Eligibility) is the evidence of their entitlement to concession



Appendix 3 : Sighting and Retaining evidence of Fee Concession entitlement

Sighting	Retaining
- the original card. - correspondence from the card issuer confirming a concession is granted to the student and they may commence claiming their entitlement; or - the concession card displayed on a Digital Wallet through a Centrelink Express Plus mobile application on the cardholder's mobile device. The digital card may not be sighted via a screen shot of the card that is e-mailed or otherwise reproduced.	a written declaration attached to the student's file stating that the evidence has been sighted, showing the: - name of your authorised delegate who sighted the evidence. - date the evidence was sighted. - concession holder's name; and - card type.
OR	
the equivalent record of a concession card as extracted from Centrelink Confirmation eServices by you.	an extract from Centrelink Confirmation eServices showing the card type and the date the extract was made.
OR	
- confirmation from a Gateway Service Provider* that it has connected to the Commonwealth Government's Document Verification Service (the DVS)** and verified that the student's name and concession card number match a current and valid record of concession entitlement in the DVS; and - information from the student about the type of concession card they hold, to confirm it is a type accepted by us.	- a transaction record generated by securely logging in to the administrative platform provided by the Gateway Service Provider, that shows: - the concession holder's name; and - that their name and concession card number were verified to match a current and valid concession entitlement in the DVS; and - a record of the type of concession card the student holds, attached to the student's file***
*A Gateway Service Provider is an organisation authorised to direct information match requests to and from the Commonwealth Government's Document Verification Service (the DVS). **The DVS is a national online system that allows organisations to compare an individual's identifying information with a government record. ***If the student is a dependant spouse or dependant child of the concession card holder and the concession is verified for the primary card holder, also make a note on the student's file describing the student's relationship to the card holder.	