



POLICY AND PROCEDURE

## Fees and Refunds

### Policy and Procedure

#### FEES AT A GLANCE

Course fee for CPCCWHS1001 Prepare to work safely in the construction industry: \$130, which includes a \$75 non-refundable enrolment fee and all learning materials.

If you miss a scheduled class without giving the required notice, a \$75 rebooking fee applies to place you in the next available class. Section 6 explains when this fee applies and when it is waived.

There are no other fees or charges. You supply your own safety boots and a laptop. Obtaining a Student Identifier is free.

|                                  |                                                                                     |
|----------------------------------|-------------------------------------------------------------------------------------|
| DOCUMENT TITLE                   | Fees and Refunds Policy and Procedure                                               |
| REGISTERED TRAINING ORGANISATION | Gippsland Institute of Technology (RTO 45698)                                       |
| LEGAL ENTITY                     | BFJ International Studies Pty Ltd trading as Gippsland Institute of Technology      |
| VERSION                          | Version 3                                                                           |
| DATE APPROVED                    | August 2026                                                                         |
| APPROVED BY / OWNER              | Chief Executive Officer                                                             |
| NEXT SCHEDULED REVIEW            | August 2027                                                                         |
| APPLIES TO                       | All prospective and enrolled clients, and to marketing, enrolment and finance staff |

## 1. Purpose and scope

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- 1.1** This policy and procedure sets out all fees, costs and charges that clients of Gippsland Institute of Technology may incur, the terms on which those amounts are payable, and the circumstances in which they are refunded.
- 1.2** It applies to all prospective and enrolled clients, to any third party delivering services on the Institute's behalf, and to all marketing, enrolment, training and finance staff.
- 1.3** The Chief Executive Officer is responsible for the implementation, monitoring and review of this policy and procedure.
- 1.4** This policy is published on the Institute's website and reproduced in the Client Information Handbook. It is provided to every prospective client before enrolment and before any fee is required to be paid.
- 1.5** This policy gives effect to the Institute's obligations under the 2025 Standards for Registered Training Organisations, and to Australian Consumer Law.
- 1.6** Nothing in this policy limits a client's rights under Australian Consumer Law, or their right to access consumer protection remedies and legal advice.

## 2. Information provided before enrolment

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- 2.1** Before a client enrolls, and before any fee is required to be paid, the Institute provides that client with written documentation setting out the training to be provided, all fees, costs and charges the client will be required to pay, and any obligations or liabilities imposed on the client.
- 2.2** That documentation comprises the Client Information Handbook, this Fees and Refunds Policy and Procedure, and the online enrolment form. All three are published on the Institute's website and are available to read and download before an application is started.
- 2.3** Enrolment is completed online. The online enrolment form presents this policy and the Client Information Handbook, together with the total fee payable, before the applicant reaches the declaration and payment stage. An applicant cannot submit an application, and is not asked for payment, until they have confirmed that they have read and understood this information.
- 2.4** The Institute's enrolment system records the date and time at which each applicant was presented with, and acknowledged, that documentation. That record always precedes the issuing of any invoice or the collection of any fee and is retained on the client's file as evidence of pre-enrolment disclosure.
- 2.5** Applicants who are unable to complete the online form, or who would prefer not to, may request a paper enrolment pack at no cost by telephoning 03 5941 5070 or emailing [info@git.vic.edu.au](mailto:info@git.vic.edu.au). The same information is provided, and the same disclosure record is made, before any fee is payable.
- 2.6** No fee of any kind — including an enrolment fee, deposit, application fee or materials charge — is collected from a client before the documentation described in clause 2.1 has been provided to them and acknowledged by them.

## 2.7 The information provided before enrolment includes:

- The training product code and title, duration, mode of delivery, delivery location, commencement dates and scheduling.
- All fees, costs and charges the client may incur, and the terms and conditions of payment.
- This refund policy, including the costs and the process associated with withdrawing from training.
- The availability of any government training entitlements or subsidies (see clause 3.6).
- Any materials, equipment or information technology the client must supply for themselves (see clause 3.5).
- The process and cost of obtaining a Student Identifier (see clause 3.7).
- Whether any work placement is required as part of the training product.

### ASK BEFORE YOU PAY

If anything about the fees or the refund terms is unclear, contact us before you sign the Enrolment form or pay anything. We will talk it through at no cost, and we can provide this policy in a larger font or arrange an interpreter.

Phone 03 5941 5070 · Email [info@git.vic.edu.au](mailto:info@git.vic.edu.au)

## 3. Fees, costs and charges

### Schedule of fees

| ITEM                                                                            | AMOUNT        | WHEN IT APPLIES                                                                       |
|---------------------------------------------------------------------------------|---------------|---------------------------------------------------------------------------------------|
| Course fee — CPCCWHS1001<br>Prepare to work safely in the construction industry | \$130         | On enrolment, once the application has been assessed and the course offer accepted    |
| Enrolment fee                                                                   | \$75          | Included within the \$130 course fee above; non-refundable except on provider default |
| Rebooking a missed class                                                        | \$75          | Where a client misses a scheduled class without the required notice (see section 5)   |
| Recognition of prior learning and credit transfer                               | Not available | Strictly limited for construction induction training (see clause 3.9)                 |
| First certificate or statement of attainment                                    | No charge     | On successful completion                                                              |

| ITEM                                               | AMOUNT                       | WHEN IT APPLIES                                     |
|----------------------------------------------------|------------------------------|-----------------------------------------------------|
| Replacement certificate or statement of attainment | \$50                         | On request                                          |
| Reassessment, per unit                             | 50% of the total course fee  | Only after three unsuccessful assessment attempts   |
| Re-training of a unit                              | 100% of the total course fee | Only where re-enrolment in the training is required |

- 3.1** The course fee covers all tuition, learning materials, administration, assessment, and the processing and issuing of a first testamur. There are no other fees or charges beyond those listed in the schedule above.
- 3.2** Fees are payable on enrolment. The Institute accepts payment by electronic funds transfer, credit card or cash, and issues a receipt for every payment received.
- 3.3** All fee information is recorded against each client in the Institute's accounting software, including the amount due, the amount paid to date, the balance outstanding, and any rebooking, cancellation or refund transactions. Fees received are banked within five working days of collection.
- 3.4** Employers may pay fees on behalf of their employees, in advance or as they fall due. Where an employer pays for several clients, the prepaid fee threshold in section 6 is applied to each individual client separately.
- 3.5** Clients must supply, at their own cost, safety boots or safety shoes suitable for construction work, and a laptop with word processing software for independent study. These items are not included in the course fee and are not supplied by the Institute.
- 3.6** The Institute delivers fee-for-service training only. No government training entitlement, subsidy or funded place is available for the courses listed in this policy, and the Institute does not hold a government training contract. If this changes, the Institute will publish details of the entitlements or subsidies available and the effect on fees payable, before enrolling any client on that basis.
- 3.7** A Student Identifier is required and is obtained free of charge at [www.usi.gov.au](http://www.usi.gov.au). The Institute can create a Student Identifier on a client's behalf at no cost if the client authorises this on the Enrolment form. No fee is charged by the Institute for this service.
- 3.8** Fees may be varied from time to time. A variation does not affect a client who has already enrolled and been given written confirmation of the fees payable for their course.
- 3.9** Credit transfer is not available for CPCCWHS1001 Prepare to work safely in the construction industry, and recognition of prior learning is strictly limited. WorkSafe Victoria requires all construction induction training in Victoria to be conducted face-to-face, and no generic RPL pathway allows a new applicant to bypass that requirement. Narrow transfer pathways exist within strict regulatory parameters, such as transitioning a valid historical Victorian Red Card through an approved provider on production of the original physical documentation. Every

other client pays the full course fee and completes the full course. No fee is charged for assessing a request that cannot be granted.

## 4. Payment terms and conditions

- 4.1** The total course fee is payable on enrolment, following acceptance of the course offer. A client's place in a class is confirmed once payment is received.
- 4.2** Where a course is delivered across multiple terms, ongoing fees are payable before the commencement of each term. Clients are advised of the amount and due date in writing at least 14 days beforehand.
- 4.3** Where a client is unable to pay the full amount on enrolment, they may request a payment plan. Payment plans are approved by the Chief Executive Officer, confirmed in writing, and attract no interest, administration charge or other cost.
- 4.4** The Institute does not engage debt collection agents and does not charge default interest. Where fees remain unpaid, the Institute contacts the client to discuss the circumstances and the options available to them.
- 4.5** Non-payment of fees does not affect a client's access to the complaints and appeals processes set out in section 9.

## 5. Missed classes and rebooking

Clients enrolled in face-to-face training must attend all scheduled classes at the times set out in their timetable. Where a client does not attend, the Institute has already committed the trainer, the venue and the equipment, and the class place cannot be offered to anyone else. The rebooking fee recovers the administrative and delivery cost of scheduling the client into a further class. It is not a penalty.

### THE SHORT VERSION

Tell us at least two (2) working days before your class and we will move you to the next available class at no charge.

Miss a class without that notice and a \$75 rebooking fee applies before you can be placed in a new class.

If illness or another compelling circumstance stopped you attending, give us the evidence and the fee is waived.

- 5.1** A rebooking fee of \$75 applies where a client does not attend a scheduled class and has not given the Institute the notice required under clause 5.2. The fee applies on each occasion a class is missed.
- 5.2** No rebooking fee applies where the client notifies the Institute at least two (2) working days before the scheduled class that they will be unable to attend. Notice must be given in writing to [info@git.vic.edu.au](mailto:info@git.vic.edu.au), or by telephone on 03 5941 5070 followed by written confirmation.

- 5.3** Where notice is given under clause 5.2, the client is placed in the next available class at no additional charge. Course fees already paid remain valid and carry across to the rebooked class.
- 5.4** The rebooking fee is waived where the client was unable to attend, and unable to give notice, because of compelling circumstances. Compelling circumstances include:
- Illness or injury affecting the client, supported by a medical certificate.
  - Serious illness, injury or death of a close family member (parent, sibling, spouse or child).
  - A traumatic experience, a natural disaster, or a major disruption to public transport or road access on the day of the class.
  - Any other special or extenuating circumstance accepted at the discretion of the Chief Executive Officer.
- 5.5** A client seeking a waiver under clause 5.4 provides documentary evidence to the Training Manager within five (5) working days of the missed class. Each request is assessed on its individual merits and the outcome, with reasons, is confirmed to the client in writing within five (5) working days of the request.
- 5.6** The rebooking fee is payable before the client's place in the rebooked class is confirmed. A receipt is issued in the same way as for any other fee.
- 5.7** The rebooking fee is not a course fee. It does not reduce, replace or affect the fees already paid for the course, and it is not refundable once the client has attended the rebooked class.
- 5.8** No rebooking fee applies where the Institute cancels or reschedules a class. In that case the client is placed in the next available class at no cost or may request a refund under section 7.
- 5.9** Placement in a further class is subject to availability. Where the Institute cannot offer a further class within a reasonable period, the client may request a refund of course fees paid, less the enrolment fee, and any rebooking fee paid is refunded in full.
- 5.10** A decision made under this section is a decision that may adversely affect a client. Clients may appeal any such decision at no cost under section 9, and their enrolment is maintained while the appeal is being determined.

## 6. Prepaid fee protection

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A prepaid fee is any fee paid to the Institute by, or on behalf of, an individual before the services to which the fee relates have been delivered.

- 6.1** The Institute does not require or accept prepaid fees exceeding \$1,500 from, or on behalf of, any individual in relation to the same VET course. The total fee for the Institute's current course is \$130.
- 6.2** Because prepaid fees never exceed the \$1,500 threshold prepaid fee amount, the fee protection arrangements required by section 18 of the Compliance Standards are not currently triggered.

- 6.3** Before collecting prepaid fees above \$1,500 from any individual for the same course, the Institute will implement one or more of the following, as required by section 18(4) of the Compliance Standards:
- An unconditional financial guarantee from a bank operating in Australia, at all times at least equal to the total prepaid fees held in excess of the threshold amount, with the costs of establishing and maintaining the guarantee met by the Institute; or
  - Current membership of a tuition assurance scheme operator that will place the client into an equivalent course at a suitable location at no additional cost, or refund the prepaid fees in excess of the threshold amount where an equivalent course cannot be found; or
  - Any other fee protection measure approved by the National VET Regulator.
- 6.4** The Chief Executive Officer monitors prepaid fee levels as part of the monthly financial review and reports to the governing persons on whether the threshold is approached or reached.
- 6.5** Course fees collected in advance are not drawn upon until the client commences their course.

## 7. Refunds

### Cooling-off period

- 7.1** A client who accepts a course offer and pays fees, and who then changes their mind for any reason before or on the course start date, receives a full refund of course fees paid, less the enrolment fee where applicable. The client must notify the Institute in writing within three (3) days of paying any fees.

### Withdrawal by the client

- 7.2** Where enrolment is cancelled more than 28 days before the course commences, all fees paid are refunded less the enrolment fee.
- 7.3** Where enrolment is cancelled within 28 days of commencement, or the client does not commence on the agreed date, or the client withdraws after the course has commenced, no refund of fees paid is provided, unless clause 7.4 applies.
- 7.4** A full refund, less the enrolment fee, is provided before commencement where:
- Illness or injury prevents the client from taking up the course.
  - A close family member of the client (parent, sibling, spouse or child) is seriously ill, injured or has died.
  - Any other special or extenuating circumstance is accepted at the discretion of the Chief Executive Officer.

Clients must provide verifiable documentary evidence supporting the grounds relied on. Where the evidence is accepted, fees may instead be transferred to the next available course if the client prefers. Each request is assessed on its individual merits.

- 7.5** Where a client experiences a circumstance described in clause 7.4 after the course has commenced, a refund is made for the proportion of the course not yet delivered, less the enrolment fee.
- 7.6** The enrolment fee is non-refundable in all circumstances except provider default under section 8.
- 7.7** Rebooking fees are not refundable once the rebooked class has been attended. Where a rebooking fee has been paid and the Institute is subsequently unable to deliver that class, the rebooking fee is refunded in full.
- 7.8** A course may be deferred to the next available intake where extenuating circumstances exist, at no cost to the client.

### How to apply for a refund

- 7.9** Refund and withdrawal requests are made in writing by email to [info@git.vic.edu.au](mailto:info@git.vic.edu.au), or in writing to Gippsland Institute of Technology, 4/70 Main Street, Pakenham VIC 3810, stating the reasons for the request and attaching any supporting evidence. Requests made by telephone are not accepted, because a written record is needed for both parties.
- 7.10** Clients who need help preparing a request may contact the Institute on 03 5941 5070. Assistance is provided at no cost.
- 7.11** The Institute acknowledges a refund request in writing within two (2) working days of receipt, and determines it within fifteen (15) working days of receipt.
- 7.12** The client is notified of the outcome in writing, including the reasons for the decision and, where the request is declined, their right to appeal under section 9.
- 7.13** Approved refunds are paid within fifteen (15) working days of the decision, by the same method the fees were paid. No administration charge is deducted from a refund.
- 7.14** All documentation relating to a refund is retained on the client's file.

## 8. Provider default

- 8.1** Provider default occurs where the Institute is unable to deliver, in full, a course for which a client has paid. This may arise where the course does not start on the agreed date, ceases to be delivered before completion, is not delivered in full because of a sanction imposed by the National VET Regulator, or where the Institute ceases to operate.
- 8.2** Where provider default occurs, the client is offered either:
- A place in an equivalent course at a location suitable to them, receiving all services for which they have prepaid at no additional cost; or
  - A refund of all course money paid to date relating to the portion of the course that will not be delivered.
- 8.3** The client chooses which option they prefer. The Institute does not make that choice for them. Where the client chooses placement in another course, they confirm acceptance in writing.



- 8.4** A refund payable on provider default is paid within fifteen (15) days of the day on which the course ceased being provided.
- 8.5** On provider default the enrolment fee and any rebooking fees paid are refunded in full, in addition to the unspent course fees.
- 8.6** The Institute maintains public liability insurance covering all of its operations for the entire period of its registration.

## 9. Complaints and appeals about fees and refunds

- 9.1** A client who is dissatisfied with any decision made under this policy — including a refund decision, a rebooking fee, or a decision on a waiver — may lodge a complaint or an appeal under the Institute's Complaints and Appeals Policy and Procedure. That policy is published in the Client Information Handbook and on the Institute's website.
- 9.2** Appeals must be lodged within 20 working days of the client being notified of the decision. All parties are afforded procedural fairness, and the person who made the original decision does not determine the appeal.
- 9.3** The client incurs no cost from the Institute in accessing the internal complaints or appeals processes.
- 9.4** Where a client remains dissatisfied after the internal process, they may seek review by an independent party at no or low cost to them. The Institute's nominated independent reviewer is the Resolution Institute.
- 9.5** A client's enrolment is maintained, and no cancellation or suspension action is taken, while a complaint or appeal about fees or refunds is being determined.
- 9.6** Outcomes of complaints and appeals are documented, communicated to all parties, and used to inform continuous improvement under section 12.
- 9.7** Clients may also contact the National VET Regulator, or pursue remedies under Australian Consumer Law, at any time.

### INDEPENDENT CONTACTS

Australian Skills Quality Authority (ASQA) · 1300 701 801 · [enquiries@asqa.gov.au](mailto:enquiries@asqa.gov.au) · [www.asqa.gov.au](http://www.asqa.gov.au)

Consumer Affairs Victoria · 1300 55 81 81 · [www.consumer.vic.gov.au](http://www.consumer.vic.gov.au)

## 10. Certification, changes and records

- 10.1** Where a client has been assessed as meeting the requirements of the training product and has paid all agreed fees, AQF certification documentation is issued within 30 calendar days of the completion of assessment.

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- 10.2** Where fees remain outstanding, the Institute contacts the client promptly to explain what is owing and how it may be paid, so that certification is not delayed any longer than necessary.
- 10.3** Clients are informed as soon as practicable, in writing, of any change to fees, to this policy, to their course, or to the Institute's operations that may affect them. Clients are asked to keep their contact details current so that notice can be given.
- 10.4** Records of fees, payments, receipts, rebookings, refund applications and refund outcomes are retained on the client's file. Records of assessments are retained for two years after the client completes the training product, and records of AQF certification documentation for thirty years.
- 10.5** All personal and financial information is collected, used, stored and disclosed in accordance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles. Hard copy records are held in a locked cabinet and electronic records on password-protected systems, backed up on and off site.

## 11. No guarantees

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- 11.1** The Institute does not guarantee that a client will successfully complete a training product, and does not guarantee any particular employment outcome. Payment of fees secures the delivery of training and assessment; it does not secure a result.
- 11.2** Marketing and enrolment staff must not make any statement, verbal or written, that is inconsistent with clause 11.1.

## 12. Monitoring, review and continuous improvement

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- 12.1** The Chief Executive Officer monitors the operation of this policy, including the number of rebooking fees charged and waived, refund requests received and their outcomes, and any complaints or appeals arising from fee decisions.
- 12.2** This data is reviewed at management meetings and used to inform continuous improvement, including changes to this policy where the data indicates the fee settings or processes are producing unfair or unintended outcomes.
- 12.3** This policy is reviewed at least annually, and whenever there is a change to the Standards for Registered Training Organisations, to relevant legislation, to the Institute's scope of registration, or to its fees.
- 12.4** Staff are informed of any change to this policy and to the regulatory requirements that underpin it.

## 13. Definitions

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### CLIENT

Any person who applies for, enrolls in, or undertakes training with the Institute. Also referred to as a student or learner.

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|-------------------------|-----------------------------------------------------------------------------------------------------------------------------------------|
| <b>COURSE FEE</b>       | The total amount payable for a course, inclusive of the enrolment fee, tuition, learning materials, assessment and first certification. |
| <b>ENROLMENT FEE</b>    | The non-refundable component of the course fee that covers application processing and enrolment administration.                         |
| <b>PREPAID FEE</b>      | Any fee paid to the Institute by, or on behalf of, an individual before the services to which it relates have been delivered.           |
| <b>PROVIDER DEFAULT</b> | Where the Institute is unable to deliver, in full, a course for which a client has paid.                                                |
| <b>REBOOKING FEE</b>    | The amount payable to be placed in a further class after a scheduled class has been missed without the required notice.                 |
| <b>WORKING DAY</b>      | A day other than a Saturday, Sunday or Victorian public holiday.                                                                        |

## 14. Version control and approval

| VERSION | DATE        | SUMMARY OF CHANGES                                                                                                                                                                                               | APPROVED BY |
|---------|-------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|
| 1.0     | August 2020 | Initial policy                                                                                                                                                                                                   | CEO         |
| 2.0     | August 2025 | Reviewed; external appeals body nominated                                                                                                                                                                        | CEO         |
| 3.0     | August 2026 | Rewritten against the 2025 Standards for RTOs; pre-enrolment disclosure, prepaid fee protection, certification timeframe, subsidy and Student Identifier disclosure added; missed class rebooking fee introduced | CEO         |

This policy and procedure was approved by the Chief Executive Officer of Gippsland Institute of Technology and takes effect from the date of approval. It supersedes all previous versions.

### Nirmal Dhillon

Chief Executive Officer · Gippsland Institute of Technology

Date approved: August 2026 · Next review: August 2027