

# FEES, CHARGES & REFUNDS POLICY

## Master Builders Association of Victoria

### 1. Purpose

Master Builders Association of Victoria has developed this policy in accordance with Clauses 1.7, 3.3, 3.5, 3.6, 5.1, 5.3, 5.4 of the Standards for Registered Training Organisations 2015. The VET Quality Framework and Conditions of Registration require that RTOs protect fees paid in advance and have a fair and reasonable refund policy.

Master Builders Association of Victoria RTO (herein after called “Master Builders”) is committed to providing a fair and transparent policy when dealing with students and prospective students in regard to fees charged, protection of fees and refunds where warranted.

### 2. Scope

This applies to all students enrolled with Master Builders.

### 3. Definitions

**Incolink:** Contributions by employers or employees towards training levy.

**Skills First Program:** “The vehicle through which registered education and training organisations such as the RTO will be contracted to deliver government subsidised Training Services to eligible individuals<sup>1</sup>”.

**Skills First Program Subsidised:** A student who has met all of the eligibility criteria for the *Skills First Program* outlined by the Department of Education and Early Childhood Development and can therefore have their training subsidised under the *Skills First Program*.

**Skills First Program Concession:** A student who has met all of the eligibility criteria for Concession status under the *Skills First Program* outlined by the Department of Education and Early Childhood Development and can therefore have their training subsidised under the *Skills First Program* at the Concession rate.

**Master Builders Member:** A student who has met the Membership criteria of the Master Builders Association of Victoria and whose membership application has been completed, passed all of the financial and police checks, and

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<sup>1</sup> <https://www.skills.vic.gov.au/s/how-to-check-your-eligibility>



is pending ratification by, or has been ratified by, the Board. A Master Builders Member may also nominate an employee to undertake training in this fee category through their authorised representative or training representative.

**Master Builders Member + Incolink Contributor:** In addition to the Master Builders Member requirements the Student (or their nominating Employer) must be a financial member with Incolink making current contributions to both the Incolink Redundancy and Training Levy funds.

**Non-Member + Incolink Contributor:** The Student (or their nominating Employer) must be a financial member with Incolink and making current contributions to both the Incolink Redundancy and Training Levy funds.

**Non-Member:** The student, who is not a registered Master Builder member, may or may not meet the criteria of any of the other funding categories.

**Unique Student Identifier (USI)** is a reference number made up of ten number and letters administered by the federal government that creates an online secure record of national recognised training undertaken in Australia. It was introduced from 1 January 2015.

## 4. Policy Statement

Prior to enrolment, Master Builders will provide all students with a Statement of Fees, which itemises all fees and materials required for the course. The current Statement of Fees for all Master Builders qualifications and courses are available from:

- Master Builders Training Directory;
- Master Builders' website; and
- Master Builders' administrative staff.

## 5. Policy Principles

### 5.1 Financial Standards

- a. In the case where students fund the entire cost of the course, Master Builders has measures in place to ensure that students receive a refund of fees for services not provided. This includes services not provided as a result of the financial failure or deregistration of Master Builders.
- b. Master Builders adopts a refund policy that is fair and equitable both to the student and Master Builders.
- c. Master Builders ensures that the contractual and financial relationship between the student and Master Builders is fully and properly documented, and that copies of the documentation are made available to the

student in the Student Handbook supplied at enrolment. Information includes student code of conduct, course fees and refunds, course delivery, access to student records, complaints standards and other policies.

- d. In the case where the employer is funding the cost of training, information of such funding is provided to the student at the discretion of the employer only.

### 5.2 Course Fees

Course fees and charges can be different depending upon the course of study, and the level and type of funding available. Relevant marketing materials will include the following caveat: 'The student tuition fees as published are subject to change given individual circumstances at enrolment'.

In some circumstances, Master Builders has flexibility in setting a fee structure and in other circumstances they will be determined by State or Commonwealth governments or other contractual arrangements. In all cases Master Builders will endeavour to provide the most recent and correct fees and charges to students in a transparent and open manner.

It is the student's responsibility to ensure that they have read and understood the information provided by Master Builders regarding fees, payments, refunds and guarantees prior to enrolling. If the information is difficult to understand, intending students should seek advice and explanation from the Master Builders training department. With reference to the Recognition of Prior Learning (RPL), RPL can be granted in conjunction with Commonwealth and State government-subsidised funding under the *Skills First Program* in accordance with the *Skills First Program Funding Contract*. For more information please contact the Training Department on 03 9411 4555 or email us on [training@mbav.com.au](mailto:training@mbav.com.au). Master Builders must not charge fees for Credit Transfers in accordance with the Standards for RTO's 2015.

### 5.3 Learner Fee Protection

Master Builders requires upfront payment of course fees in line with the Standards for RTO 2015.

A full course fee payment is required upon enrolment for all courses to secure a place and there is a non-refundable administration fee that applies to all courses.

Master Builders holds unconditional financial guarantee (effective 1 January 2020) with Bank of Melbourne as per the pre-paid fee protection requirement under Clause 7.3 of the Standards for RTO 2015. This bank guarantee ensures that our students that are displaced from a course, due to Master Builders' inability to continue the course

are paid a refund of any prepaid fees for services yet to be delivered above the threshold prepaid fee amount (\$1500).

### 5.4 Issuance of AQF Certification Documentation

Master Builders will issue AQF certification documentation only to a student who has been assessed as meeting the requirements of the training product as specified in the relevant training package and has paid all fees in full and provided a valid USI.

An administration fee of \$50 will apply for lost or re-issuance of an AQF certification documentation upon completion of an application form being received (subject to terms and conditions) – this includes the application for the re-issuance of a Red Card.

### 5.5 Learning Resources

Upon course commencement Master Builders provide students with the required learning resources; e.g. course induction guide, learner guide, assessment booklet etc. Students are requested to safely secure these learning resources as if a student misplaces a Learner Guide a fee of \$50 will apply for lost or re-issuance of another copy.

### 5.6 Additional Tutorials

Master Builders provides our students with learning support by our Learning Support Consultant, however in some cases, students may require additional technical support and tutorial directly from our trainers and assessors.

Upon request, Master Builders will contact the relevant trainer for their availability. Students are then informed of the time and date of the tutorial. These tutorials are free of charge for the first (1) hour and any subsequent hour has a charge of \$140 per hour. These tutorials will also run according to demand.

### 5.7 Transfers & Rescheduling

All requests for change of dates are to be made in writing by completing and submitting a Rescheduling Application Form to the Training Department. This form can be accessed through the Master Builders Training website, or by contacting Master Builders Training Department. In the case of short courses, written notification must be received no less than 3 business days prior to course start date to avoid a transfer fee. There is only one transfer allowed before a re-enrolment fee has to be paid. In all other cases, written notification must be received no less than 5 business days prior to the scheduled class date to avoid a transfer fee. A maximum of 2 transfers per session is allowed. Transfer fee is \$50 per unit/cluster (depending on the structure of the course) for the first transfer. For

the second and the final transfer, the fee is \$200 per unit/cluster (depending on the structure of the course). If you are still unable to attend the course after the second transfer and want to re-attend study, you will be required to pay the full course fees unless compelling circumstances prevail as covered in section 5.8.4, and will be dealt on case-by case basis. No refunds are allowed after the course has been transferred from the initial enrolment date. If no written notification is received, the full course fee may be applicable upon rescheduling.

## 5.8 Withdrawal & Refunds

### 5.8.1 Withdrawals:

All withdrawals, requests for changes or refunds must be made in writing and sent to [training@mbav.com.au](mailto:training@mbav.com.au)

### 5.8.2 Refund of Fees

Course fees may be refunded or reallocated under the following circumstances:

- a. If Master Builders cancels the course for whatever reason, the student will receive a full refund (or pro-rata adjusted refund). Master Builders may also offer the student a transfer to another course, this choice is for the student to make. To transfer to another course students are required to enrol to another course within three (3) months of the notification. Administration fees will apply for transfer of course if notification is received from student after three months.
- b. If a refund is requested more than 5 business days before course commences, a full refund, less the enrolment fee (this will vary depending on the course) will be provided.
- c. If a place is not offered in the course, the student will receive a full refund including the enrolment fee.
- d. If the student wishes to change their enrolment into another course at Master Builders before the original course start date the course fees paid will be transferred to new course.

### 5.8.3 No Refund

Master Builders will not provide a refund in the following circumstances:

- a. If a student applies for RPL and the application is unsuccessful;
- b. Once training has commenced in the course no refund is available, unless compelling circumstances prevail i.e. extreme personal hardship or medical circumstances which warrant non completion of course. In these cases, the student may wish to return to Master Builders at a later date, this will also be approved by the Director – Master Builders Training Institute (MBTI) (the student must return within 1 year of enrolment date to complete course);

- c. The student fails to comply with terms and conditions of enrolment which include, Master Builders policies and procedures as provided in the Code of Practice and the Student Handbook;
- d. The student provides false or misleading information;
- e. The student receives a Not Yet Competent grade in their course and is considered to have not successfully completed the requirements of the VET qualification.

### 5.8.4 Special Circumstances

Students may find that they have to withdraw from their study program after the course commencement due to certain circumstances making it impracticable for students to complete the requirements of the units. This may include:

- a. Medical circumstances, for example where the student's medical condition has changed to such an extent that he or she is unable to continue studying;
- b. Family circumstances, for example death or severe medical problems within a family or unforeseen family financial difficulties, so that it is unreasonable to expect a student to continue studies;
- c. Employment circumstances, for example where the student's employment status or arrangements have changed so that the student is unable to continue his or her studies and this change is beyond the student's control.

Refund of fees due to any of the above special circumstances, will be considered by Master Builders and the amount of refund will be calculated on a case-by-case basis and according to the amount of training provided at that time. An application for a refund under special circumstances should be made in writing within 12 months of the withdrawal date. However, Master Builders in its discretion may decide to waive this requirement if it is satisfied that the application could not be made within the 12-month timeframe.

The student's application should include any independent supporting documentation such as a letter from the student's doctor or counsellor to support the student's claim. Each application will be examined and determined on its merits. Master Builder will consider the student's claim, together with any independent supporting documentary evidence that substantiates the claim.

### 5.9 Member discount

A Member discount can only be applied after the application for membership has undergone Police Checks, reference and financial checks have been conducted and the status of the application has converted to "Pending".

## 5.10 Government subsidised tuition fees (*Skills First Program*)

The *Skills First Program* (SFP) provides eligible applicants with access to Victorian and Commonwealth government funding in vocational training through Master Builders.

**Note:** Under the *Skills First Program*, Master Builders must deliver subsidised training to Eligible Individuals in accordance with the requirements outlined in the 2021 *Guidelines about Fees of the Skills First Program*.

Fees will be waived upon sighting of the relevant documentary evidence, for the following cohorts of students:

- Individuals from the Judy Lazarus Transition Centre;
- Young people on community-based orders;
- TAFE, Learn Local Organisations or the Centre for Adult Education or AMES only

Concessional Fees will apply upon sighting of the relevant documentary evidence, to the following student enrolments:

- Health Care issued by the Commonwealth; or
- Pensioner Concession Card; or
- Veteran's Gold Cards; or
- The concessions provided to above card holders also apply to a dependent spouse or dependent child of a card holder;
- An individual who self-identifies as being of Aboriginal or Torres Strait Islander descent;
- Asylum seekers are referred to training by the Asylum Seeker Resource Centre or the Australian Red Cross, enrolling in courses at the Certificate IV level and below;
- For Jobseekers applying for a Fee Concession, Master Builders will invoice the referring agency directly for a portion of the tuition fee not covered by the referred Jobseeker and, not the Department of Education and Training;
- Master Builders advises Eligible Individuals under the *Skills First Program* that their acceptance of *Skills First Program* funding may affect their eligibility to access further government funding in the future;
- Where applicable under the *Skills First Program*, Master Builders will report (in cents) the actual tuition fee per hour charged to each Eligible Individual for government subsidized training via the relevant field in the Student Statistical Report to government.

## 6. Person(s) Responsible

The Director – Master Builders Training Institute (MBTI) is responsible for the control and issue of this policy (this may be delegated).

## 7. Associated Documents

- Student Pre-application, Selection and Enrolment Policy and Procedure
- Master Builders Enrolment Form (Terms and Conditions)
- VQF Quality Management System
- Student Handbook



# Fees, Charges and Refund Policy

**Policy developed by:** Director Master Builders Training Institute and Compliance Coordinator

**Refer to:** Standard 4, 5 & 7 Standards for RTOs 2015

**Approved by:** Corrie Williams, Director Master Builders Training Institute  
Saeed Mirbagher, Executive Director Commercial and Corporate

**Policy endorsed by:** Rebecca Casson, Chief Executive Officer

Version Control	Date Released	Approved by	Amendment	Next Review Date
V1.0	3 July 2013	Viviana Hood, Manager – Training	Original development of policy.	July 2014
V2.0	27 Feb 2014	Julie-Anne Sheppard, Manager – Training Viviana Hood, General Manager – Commercial Services	Addition of Member Discounts	Feb 2015
V3.0	17 July 2014	Julie-Anne Sheppard, Manager, Training Viviana Hood, General Manager, Commercial Services	Addition of “Additional Tutorials” section. Additional info under Cancellations and Refunds. Addition of government subsidised tuition fees (Victorian Training Guarantee)	July 2015
V4.0	7 Oct 2014	Julie-Anne Sheppard, Manager, Training Viviana Hood, General Manager, Commercial Services	Review	
V1.1	5 June 2015	Tania Giovanoglou Compliance Consultant	Content and formatting changes	Jun 2016
V1.2	7 June 2015	Corrie Williams Manager, Training	Content reviewed, updated Formatting updated	June 2016

## Fees, Charges and Refund Policy

V1.3	1 Jan 2016	Namrata Lajpal, Compliance Coordinator	Content reviewed, updated	June 2016
V2.0	17 Feb 2016	Namrata Lajpal, Compliance Coordinator	Content reviewed, updated	Jan 2017
V2.1	23 Feb 2016	Namrata Lajpal, Compliance Coordinator	Content reviewed, updated	Jan 2017
V2.2	11 May 2016	Namrata Lajpal, Compliance Coordinator	Content reviewed, updated	Jan 2017
V2.3	29 Jun 2016	Namrata Lajpal, Compliance Coordinator	Content reviewed, updated	Jan 2017
V3.0	26 Oct 2016	Corrie Williams, Head of Training Viviana Hood, General Manager – Commercial Operations	Formatting adjusted to reflect standard template for policies. Rearrangement and editing of text for clarification and logical flow.	Sep 2017
V4.0	7/08/2017	Corrie Williams, Head of Training Viviana Hood, General Manager – Commercial Operations	Updated to meet the Skills First Program Contract requirements.	Jan 2018
V5.0	3/01/2018	Corrie Williams, Head of Training Viviana Hood, General Manager – Commercial Operations	Updated to meet the Skills First Program Contract requirements & the new Master Builders template with the new logo used.	Dec 2018
V5.1	18/01/2019	Corrie Williams, Head of Training Viviana Hood, General Manager – Commercial Operations	Updated to meet the USI requirements	Jun 2019
V6.0	25/7/19	Corrie Williams, Executive Manager – Master Builders Training Institute (MBTI)	Managerial titles updated from:	Jun 2020

## Fees, Charges and Refund Policy

			<p>Head of Training to <b>Executive Manager – Master Builders Training Institute (MBTI)</b></p> <p>General Manager – Commercial Operations to <b>Chief Operating Officer</b></p> <p>ACPET updated to <b>ITECA (Independent Tertiary Education Council Australia)</b></p>	
V6.1	2/09/2020	Corrie Williams, Executive Manager- MBTI	ITECA student assurance scheme replaced with information on Bank Guarantee in relation to Learner Fee Protection	Jan 2021
V6.2	26 Mar. 2021	Corrie Williams, Director Master Builders Training Institute Saeed Mirbagher, Executive Director Commercial and Corporate	Managerial titles updated, update SkillsFirst program eligibility checklist link.	Feb. 2022