

| Title:         | Financial Safeguards for Participants  | Policy/Procedure TA 3.14 |
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| <b>Policy:</b> | <p><i>Progressive Training (WA) Pty Ltd</i> is committed to protecting all money, paid by participants, for the purchase of training services provided by the organisation. As part of this commitment and in accordance with the Standards for RTO's 2015 as governed by the Australian Skills Quality Authority (ASQA) and Australian Consumer Law (ACL), procedures are in place for the collection and refund of participant fees.</p> <p><b>Fee Information</b><br/>Each participant will be provided with the following fee information prior to the enrolment of any qualification or course:</p> <ol style="list-style-type: none"> <li>1. The total amount of all fees including course fees, administration fees, materials fees and any other charges;</li> <li>2. Payment terms, including the timing and amount of fees to be paid and any non-refundable deposit/administration fee;</li> <li>3. The nature of the guarantee given by <i>Progressive Training (WA) Pty Ltd</i> to complete the training and/or assessment once the participant has commenced study in their chosen qualification or course;</li> <li>4. The fees and charges for additional services, including such items as issuance of a replacement qualification testamur and the options available to participants who are deemed not yet competent on completion of training and assessment; and</li> <li>5. <i>Progressive Training (WA) Pty Ltd's</i> refund policy (as outlined in this Policy/Procedure).</li> </ol> <p><b>Fees Paid in Advance</b><br/>Where <i>Progressive Training (WA) Pty Ltd</i> intends to collect participant fees in advance of the commencement of any training:</p> <ol style="list-style-type: none"> <li>1. <i>Progressive Training (WA) Pty Ltd</i> will accept payment of <b>no more than \$1,500</b> from each individual participant prior to the commencement of the course;</li> <li>2. Following course commencement, <i>Progressive Training (WA) Pty Ltd</i> may require payment of additional fees in advance from the participant but only such that, at any given time, the total amount required to be paid which is attributable to tuition or other services yet to be delivered to the participant does not exceed \$1,500.</li> </ol> |                          |

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| This document is <b>UNCONTROLLED</b> in hard copy – <i>Progressive Training (WA) Pty Ltd</i>         |                |                |                                       |
| Prepared by:   | Kris Feddersen | Title:         | Financial Safeguards for Participants |
| Reviewed by:   | Tanja Parry    | Code:          | TA 3.14                               |
|  |                | Issue Date:    | Oct 2012                              |
|  |                | Last Reviewed: | Sep 2020                              |
| <b>***ONCE THIS FORM HAS BEEN UPDATED, ENSURE THE LATEST VERSION IS UPLOADED ONTO THE WEBSITE***</b> |                |                |                                       |

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|                 | <p><b>Refunds</b><br/>Full or partial refunds are offered to participants as per the following conditions.</p> <p><b>Full Refund of Tuition Fees</b><br/>A full refund of participant fees paid in advance may be given to participants where:</p> <ol style="list-style-type: none"> <li>1. <i>Progressive Training (WA) Pty Ltd</i> cancels the course and cannot provide the participant with suitable alternative dates for the next course; or</li> <li>2. Written notice of withdrawal from a course is given, 29 days or more, in advance of the commencement of any training.</li> <li>3. The participant can show that the course provided by <i>Progressive Training (WA) Pty Ltd</i> did not fulfil the course requirements as per the marketing sheet received prior to the training.</li> </ol> <p><b>Partial Refund of Tuition Fees</b><br/><i>Progressive Training (WA) Pty Ltd</i> may make a partial refund of tuition fees where:</p> <ol style="list-style-type: none"> <li>1. Written notice of withdrawal is received from a participant, 28 days or less, prior to the commencement of the course, all fees are refundable, less an administration charge of <b>10%</b> of the total payable amount.</li> </ol> <p><b>No Refund</b><br/>No refund of fees will be paid where:</p> <ol style="list-style-type: none"> <li>1. A participant withdraws from a course after the start date of the training unless the training is proved to be unsatisfactory;</li> <li>2. A participant has paid fees in advance but not commenced the course and <i>Progressive Training (WA) Pty Ltd</i> has been unable to contact the participant within two weeks of the course commencement date.</li> </ol> |
| <b>Purpose:</b> | The purpose of this Policy/Procedure is to outline the provisions of financial safeguards for participants in the purchase of training services from <i>Progressive Training (WA) Pty Ltd</i> .   |

# Progressive Training™

(WA) Pty Ltd

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| <b>Scope:</b>       | This Policy/Procedure applies to all participants, employees and contractors of <i>Progressive Training (WA) Pty Ltd</i> .  |
| <b>Definitions:</b> | <ul style="list-style-type: none"> <li>• <b>NVR:</b> National VET Regulator.</li> <li>• <b>VET:</b> Vocational Education and Training.</li> <li>• <b>ASQA:</b> Australian Skills Quality Authority.</li> <li>• <b>ACL:</b> Australian Consumer Law</li> </ul>   |
| <b>Procedure:</b>   | <p><b>Fee Information</b></p> <p>The following information will be provided to participants through phone call conversations, written quotes and email correspondence and/or in person:</p> <ol style="list-style-type: none"> <li>1. The total amount of all fees including course fees, administration fees, materials fees and any other charges (this information will be provided prior to any training);</li> <li>2. Payment terms, including the timing and amount of fees to be paid and any non-refundable deposit/administration fee (this information will be provided prior to any training);</li> <li>3. The fees and charges for additional services, including such items as issuance of a replacement qualification testamur (this information will be provided upon request only).</li> <li>4. Participants, who are deemed 'not yet competent' in a unit of competency, will be required to re-enrol at the current unit cost provided by <i>Progressive Training (WA) Pty Ltd</i> at the time of re-enrolment.</li> </ol> <p>Prior to the commencement of any training, participants must be provided with the 'Participant Handbook' (<b>TA 2.02</b>) and Introduction PowerPoint presentation. These induction materials include the following fee information:</p> <ol style="list-style-type: none"> <li>1. <i>Progressive Training (WA) Pty Ltd's</i> refund policy (as outlined in this Policy/Procedure); and</li> <li>2. The nature of the guarantee given by <i>Progressive Training (WA) Pty Ltd</i> to complete the training and/or assessment once the participant has commenced study in their chosen qualification or course.</li> </ol> <p><b>Fees Paid in Advance</b></p> <p>The following procedure must be followed where <i>Progressive Training (WA) Pty Ltd</i> intends to collect participant fees in advance of the commencement of any training:</p> |

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|                       | <ol style="list-style-type: none"> <li>1. When a participant pays fees more than 30 days in advance (maximum of \$1,500), Finance personnel will transfer the payment into the designated Participant Account, once the 'Student account' has a minimum of \$10,000 balance this is no longer required;</li> <li>2. The money will remain in this account until the participant commences training, where it may then be transferred into the working account;</li> <li>3. When transferring any fees into the Participant Account, Finance personnel will add the participant's name to the 'Participant Fees Paid in Advance' Form (<b>FIN 1.09.01</b>).</li> </ol> <p><b>Refunds</b><br/>The following procedure must be followed for the refund of any tuition fees:</p> <ol style="list-style-type: none"> <li>1. Participant to complete the 'Participant Refund' Form (<b>TA 3.14.01</b>) and submit to administration personnel who will enter the Participant ID (if existing) and forward the form on to the CEO and/or Directors;</li> <li>2. The CEO and/or Directors will: <ul style="list-style-type: none"> <li>• Investigate the reason for the claim;</li> <li>• Confirm payment details with Finance personnel;</li> <li>• Decide whether a refund is to be authorised or not (including whether the refund is to be partial or full);</li> <li>• Complete the 'OFFICE USE ONLY' section of the 'Participant Refund' Form (<b>TA 3.14.01</b>); and</li> <li>• Forward the completed form to Finance personnel.</li> </ul> </li> <li>3. If the refund is authorised, Finance personnel will process the refund as per the conditions outlined on the completed 'Participant Refund' Form (<b>TA 3.14.01</b>).</li> </ol> <p><b>Appeals</b><br/>If a participant is not satisfied by the decision made regarding a refund of fees, they may submit a written appeal to <i>Progressive Training (WA) Pty Ltd</i> by completing the 'Complaints and Grievances' Form (<b>HR 4.13.01</b>).</p> |
| <b>Documentation:</b> | <ul style="list-style-type: none"> <li>• 'Complaints and Grievances' Form (<b>HR 4.13.01</b>).</li> <li>• 'Participant Refund' Form (<b>TA 3.14.01</b>).</li> <li>• 'Participant Handbook' (<b>TA 2.02</b>).</li> <li>• Fees and Charges' Policy/Procedure (<b>FIN 1.09</b>).</li> </ul>  |
| <b>References:</b>    | <b>ASQA:</b> <a href="http://www.asqa.gov.au">www.asqa.gov.au</a>   |