

# Fees, Charges and Refunds Policy

Version 2.0



Purpose:	This policy ensures that all prospective and enrolled students, employers, and third-party stakeholders are provided with clear, accurate, transparent, and timely information regarding all course fees, ancillary charges, payment arrangements, and refund entitlements. It supports fully transparent fee disclosure prior to enrolment, enabling informed financial consent and decision-making, while ensuring that refund practices are fair, consistent, and equitable. The policy also safeguards financial integrity through the protection of student prepaid fees and ensures Beleco Academy meets its obligations under the 2025 Standards for RTOs across Quality Areas 1, 2, 3, and 4.
Scope:	This policy applies to all Beleco Academy staff, contractors, any applicable third parties and students (learners) and covers all units and qualifications within the scope of Beleco Academy's registration.
Responsibilities:	The CEO is ultimately accountable for adherence to this policy.
Standards:	This policy aligns with and supports compliance with: Quality Area 1 – Training and Assessment Integrity of training product delivery through accurate fee representation and enrolment transparency Prevention of inducements or misleading pricing practices that could compromise enrolment decisions Quality Area 2 – Learner Support and Protection Clear, accessible and timely pre-enrolment financial information Consumer protection through fair and transparent refund processes Clear communication of financial obligations prior to enrolment confirmation Quality Area 3 – Governance and Transparency Financial accountability and audit-ready fee documentation Protection of prepaid fees and structured refund governance controls Clear recordkeeping of all financial transactions and agreements Quality Area 4 – Marketing, Recruitment and Information Integrity Ensures marketing and enrolment information is not misleading or deceptive Guarantees consistency between advertised fees and actual charged fees Ensures all fee-related information is published prior to enrolment commitment Relevant Clauses : Transparency of information prior to enrolment Fee disclosure and financial obligations Refund fairness, consistency, and documented processes Protection of prepaid fees and consumer rights Accuracy and integrity of marketing and enrolment information
Policies:	This policy is supported by the <i>Marketing and Advertising, Pre-Enrolment Student Information and Support</i> and <i>Complaints and Appeals</i> policies, governance and risk management policy.
Procedures:	This policy is supported by the <i>Course Information Procedure, Pre-Enrolment, Enrolment &amp; Student Administration, Fees, Charges and Refunds</i> and <i>Complaints and Appeals</i> procedures.
Tools:	This policy is supported by <i>Course Outline Form, Course Outline Checklist, Student Onboarding Checklist, Schedule of Fees, Refund Application Form, Refund Register, Complaint and Appeals Application Form</i> and <i>Student Handbook</i> .

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## Definitions

**Fee Payer** means the nominated payer of a student's course fees, usually either the student or the employer paying on behalf of the student.

## Policy Statement

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1. Whilst Beleco Academy maintains strict and prudent financial management practices to ensure any prepaid fees received from a Fee Payer are protected, Beleco Academy will not require a Fee Payer to pay prepaid fees more than \$1,500 at any given time.
2. Beleco Academy will publish and have accessible on a prominent place on its website or within its Student Handbook:
  - i) A complete and transparent listing of Beleco Academy's fees including associated terms and conditions known as the *Schedule of Fees*;
  - ii) Relevant fee information for individual courses within each course outline;
  - iii) Details of this policy; and
  - iv) Student consumer and refund rights including the method for requesting a refund known as the *Refund Application Form*.
3. Beleco Academy will ensure that prospective Students are informed of all fees and charges associated with their course and individual circumstances prior to enrolment including any additional costs the students are likely to incur.
4. Should Beleco Academy not be able deliver a course or any portion of the course, enrolled students will be automatically refunded for portions of the course where training services were not provided. Note this only applied is in the extreme event Beleco Academy ceases to operate or ceases to deliver a course.
5. A learner is entitled to any statutory cooling-off periods after enrolment to withdraw from a course entitling them to a full refund if no training has commenced.
6. Regarding course fees:
  - i) A student enrolment is deemed incomplete until the course fee (or the required prepaid instalment) is paid in full and acknowledged as received by Beleco Academy;
  - ii) A student will not receive a testamur (certificate) or statement of attainment until all course fees are paid in full and acknowledged as received by Beleco Academy;
  - iii) Beleco Academy does not offer payment plans for its course fees;
  - iv) Includes all training and assessment and educational student support, up to three attempts at an assessment, all course materials, and the issuance of one set of certification documents including the testamur (certificate) and record of results and/or a statement of attainment (in the case of withdrawal or partial completion); and
  - v) Does not include optional or recommended textbooks and materials, replacement course materials (if applicable), personal use items such as computers and stationery, re-issuance of certification documentation or any re-enrolment required due to failed completion of units.
7. Regarding credit transfer applications:
  - i) Beleco Academy does not charge any fees associated with application and assessment of credit transfers and if deemed eligible, a student's course fees will be reduced accordingly.
8. Regarding recognised prior learning (RPL) applications:
  - i) RPL applications if received and approved by Beleco Academy will incur an application fee and assessment fee per unit which are non-refundable as set out in the *Schedule of Fees*.

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9. Regarding Refunds:
  - i) Refunds will only occur in the instance that Beleco Academy withdraws or cancels a scheduled course, where the student formally withdraws prior to the course completion or where fees need to be adjusted to reflect any CT or RPL credits if processed after enrolment;
  - ii) A refund request from a Fee Payer must be provided to Beleco Academy for assessment using the *Refund Application Form*;
  - iii) Beleco Academy must be in receipt of a written notification from a student of their intention to withdraw from a course prior to processing of any associated eligible refunds using the *Student Withdrawal Form*;
  - iv) Beleco Academy will not provide a refund to a student who has commenced a unit or course. Eligible refunds will be reduced by an amount of \$150 representing Beleco Academy's enrolment cancellation fee which is a reimbursement for administration costs;
  - v) Beleco Academy will not provide a refund for recognition of prior learning assessments after enrolment, where recognition resources and services have been supplied to the student;
  - vi) If Beleco Academy cancels a course, students will not have to apply for a refund, Beleco Academy will automatically process refunds and obtain fee payer deposit details (if necessary);
  - vii) A student not achieving the qualification or unit/s in which they enrolled due to exhausting their attempts at assessment, does not entitle the student to a refund;
  - viii) The outcome of a *Refund Application Form* and eligible refund payments will be made within 30 days of a received application;
  - ix) All Fee Payers have the right to dispute and appeal to a refund decision made by Beleco Academy through the *Student Complaint and Appeals Procedures*; and
  - x) Beleco Academy's CEO has full discretion on fee payer refund eligibility especially in unique and unforeseen circumstances.
10. All documentation in relation to this policy such as student invoices and *Refund Application Forms* will be retained on a student's file.
11. Beleco Academy's payment terms are strictly 14 calendar days from the issue date of an invoice.

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