



FEES, CHARGES & REFUNDS

Purpose

Through this policy, The Institute of Applied Psychology (IAP) ensures that all clients are aware of the fees and charges associated with enrolment in a course and/or service with IAP. This policy provides the guidelines for the eligibility and assessment of refunds.

IAP ensures the protection of all fees and aims to provide clear and accessible information to students about fees and charges prior to and throughout their enrolment and/or other involvement with IAP.

Policy

1. Information about and agreement to fees and charges

- 1.1 Students and persons seeking to enroll in a course with IAP are advised of all fees and charges associated with a course, including course fees, administration fees, materials fees and any other charges on the relevant student information and enrollment documents.
- 1.2 Organisations and other clients seeking to enter into a service agreement with IAP will be notified of the fees and charges associated with the agreement in information and proposals provided to them prior to entry into the agreement.
- 1.3 The information provided to each prospective student and/or client will include:
 - ◆ The total amount of all fees including course fees, administration fees, materials fees and any other charges.
 - ◆ Payment terms, including the timing and amount of fees to be paid and any non-refundable deposit and administration fees and any fees and charges for additional services.
 - ◆ This Fees, Charges and Refund Policy.
- 1.4 All students will be required to sign a Written Agreement at the time of enrolment which outlines the total course fees, payment terms and conditions and schedule of payments applicable to their course. The Written Agreement is designed to provide clear and concise information to the student about applicable fees and charges, provide options for payment as well as outlining the terms and conditions of the enrolment.

2. Fees in advance

- 2.1 IAP offers several payment options. In some instances, IAP collects fees in advance for services not yet provided to students at various intervals throughout the course and in accordance with the course's relevant payment schedule. To ensure the protection of fees paid in advance, IAP holds current membership of an approved tuition Assurance Scheme, Australian Council for Private Education and Training (ACPET) in NSW.

3. What do student fees cover?

- 3.1 Unless otherwise specified, course fees include the cost of all compulsory training and assessment materials. Any optional textbooks and materials that may be recommended



but not required for completion of the course, are not included in course fees and will be an additional cost should the student wish to purchase such materials.

- 3.2 All course fees include up to three (3) attempts at assessment per unit. Where an additional assessment is required in order to achieve competency, IAP reserves the right to charge a student an additional re-assessment fee in accordance with the fee table provided on the relevant Written Agreement.
- 3.3 For reissuing of a qualification test amurs, record of results or Statement of Attainment, an additional fee will be incurred at the rate of \$69 per document.

4. Terms and methods of payment

- 4.1 Depending on the course you have enrolled in, your fees can be charged in instalments. An initial deposit of \$3,999 is to be paid, followed by either,
 - i) Balance paid in full two weeks prior to start of the course.
 - ii) Six equal monthly installments with the first being due no later than the first day of the first module. This option attracts an administration fee.
 - iii) *TEN equal monthly instalments with the first being due no later than the first day of the first module. This option attracts an administration fee.*

It is important that you pay your fees on time to maintain your enrolment. If you are having difficulty with keeping up with payments, you must contact us at support@iap.edu.au. IAP accepts the following methods of payment – credit card, payment plan (Direct Debit) and direct bank transfer.

5. Direct debit payments

- 5.1 Where the payee has indicated on their payment agreement that fees are to be paid by direct debit, this option is only valid where the Client Information Form is accompanied by an Ezi Debit Request Form. The Client Information Form must be appropriately and accurately completed and in line with the approved direct debit payment schedules. Where an Ezi Debit Request Form has not been provided, the payee will be issued an invoice, which is to be paid within fourteen (14) days. It is the payee's responsibility to ensure that IAP receives an accurate and completed Ezi Debit Request Form in order to take up the direct debit payment option.
- 5.2 Ezi debit request forms must indicate payment terms according to one of the approved direct debit payment schedules provided on the payment agreement.
- 5.3 Where a default occurs in direct debit payments due to insufficient funds or otherwise; IAP will contact the payee to make alternative arrangements for payment. IAP reserves the right to refuse a payee the option to pay by direct debit where there have been two or more defaults on payment during a direct debit term.

6. Credit card payments

- 6.1 Credit card payments can be made over the phone by calling 1300 380 681 and quoting your invoice number or by completing the remittance slip and posting it to our office at the address shown on your invoice.

7. Issuance of qualifications



7.1 In accordance with its Qualifications and Statements Issuing Policy IAP reserves the right to withhold the issuing of qualifications, records of results and statements of Attainment until all fees have been paid. For trainees and/or apprentices registered in Queensland only, a qualification and statement of results will be issued within 21 days of completion of the course and non-payment will not withhold a qualification from being issued.

8. Late payment

8.1 Where a student is more than forty (40) days overdue with payments, IAP reserves the right to suspend training services until payment is made to bring fees up to date

8.2 For long-term outstanding amounts, IAP utilises the services of a debt recovery agency to ensure the collection of all fees.

9. Refunds – Fee for Service students

9.1 All course fees include a non-refundable deposit and/or enrolment fee. This amount is specified on all course information about fees and charges and you will be asked to sign that you understand this on your enrolment form. The enrolment fee is non-refundable except in the instance where IAP is required to cancel a course due to insufficient numbers or for other unforeseen circumstances.

9.2 Students, who withdraw from a course and wish to seek a refund or have the amount they owe on their fees reduced, must apply to IAP in writing, outlining the details and reason for their request. Students who have not completed a withdrawal form are not eligible for consideration of a refund or reduction in fees.

9.3 Eligibility for a refund will be assessed based on the services provided to the student and the costs incurred by IAP in order to provide those services to the student.

9.4 The outcome of the refund assessment will be provided by written notice to the student's registered address, outlining the decision and reasons for the decision along with any applicable refund or adjustment notice.

10. Cancellation of Enrolment – Students may cancel their enrolment when they are;

- a. More than four weeks prior to the first day of the course with only a \$100 administration charge.
- b. Less than four weeks and more than two weeks prior to the first day of the course, you will be charged fifty percent (50%) of the agreed course price.
- c. Less than 2 weeks prior to the first day of the course, you will not be entitled to any refund and will be required to pay any remaining amounts outstanding in full.
- d. Deposits for courses are non-refundable.
- e. Any request for a refund must be made in writing to the RTO Manager at the address detailed previously or by email to support@iap.edu.au Students should state their reasons for requesting a refund and attach any relevant documentary evidence such as a medical certificate.
- f. You will be advised of the outcome of your request for a refund in writing within seven working days. All refunds will be paid within five days of this advice.
- g. In unforeseen circumstances, where IAP is unable to provide the course or where the numbers of students enrolling are insufficient to run the course, course fees will be refunded in full. Enrolled students will be contacted and will be offered a place in an alternative



course or a full refund. In this instance, if an enrolled student elects to receive a refund, there is no need to request a refund in writing. A full refund will be made within five days of informing the enrolled student that the course will not be offered. Students who elect to enroll in another course will have their enrolment automatically transferred and a new Agreement and Tax Invoice will be provided to the student.