

Introduction

The objective of this Policy is to make prospective students and clients aware of fees, charges, refunds, and transfer arrangements that apply as a student of **VERTO**.

Application

This Policy applies to all fees, charges, refunds, and transfers that relate to the provision of education and training by VERTO, and applies to students undertaking training with government subsidies, paying concession fees and/or clients and students paying full fees.

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Fees and Charges

Fee for Service Training

VERTO advises students of fees, additional resources, and any other additional costs prior to enrolment. This information is provided in course promotional materials such as promotional brochures, flyers, and information packs, VERTO website and quotes.

The cost of fee for service accredited training will be adjusted by the value of any Credit Transfers or Recognised Prior Learning granted.

Smart and Skilled Subsidised Programs

To be eligible for subsidised training under the Smart and Skilled Program students must meet the relevant eligibility criteria. Students who are eligible under the Smart and Skilled Program will have their training subsidised through the NSW Government and student contributes towards the cost of training through the payment of a student contribution (fee).

VERTO will provide a quote an eligibility quote to students at the completion of an enrolment application which will provide a breakdown on Student Contribution (Fee) and government subsidy payment on behalf of the student. Fees, including the value of student contributions, are determined based on the information provided by the student, including:

- Prior qualifications
- If the student is undertaking an Apprenticeship/Traineeship
- Eligibility for concessions
- Eligibility for exemptions
- Credit Transfers
- Recognition of Prior Learning
- Continuing student from previous calendar year
- Deferral

The student contribution fee may be paid on behalf of the student by their employer or third party unrelated to VERTO. The quote includes the fee amount the employer or third party has agreed to pay, when and how the fee will be collected, and refund arrangements.

Other Subsidised Programs

For all other funded programs, VERTO will advise each student of any subsidy provided, including no fees applicable, additional fees, incidental expenses and other charges that apply to the study program prior to enrolment. Where an employer is supporting an employee's enrolment, VERTO will also provide this information to the employer.

Additional Course Costs

VERTO will advise if any additional costs may apply to a course prior to enrolment acceptance.

Recognition of Prior Learning (RPL)

Prior to enrolment, please advise the Course Coordinator if you are seeking recognition for prior learning.

Some options are explained below.

Recognition of qualifications issued by other Recognised Training Organisations (RTOs)

VERTO recognises the Australia Qualifications Framework (AQF) and Statements of Attainment issued by any other Registered Training Organisation. Credit Transfer (CT) may be granted for Unit(s) of Competency completed by a student, subject to a validity check.

Recognition of Prior Learning (RPL)

RPL assessment is available to all VERTO students. RPL is an assessment process that involves assessment of an individual's relevant prior learning (including formal and informal learning) to determine if a competency outcome is granted. A cost of \$250 applies to each unit of competency application.

Applying for recognition

Students may contact VERTO to request an RPL kit. You may undergo the following steps as part of the recognition process:

- Identify which competencies or learning outcomes in which you already have competence.
- Contact your assigned trainer/assessor to arrange a recognition interview.
- As guided by your assigned trainer/assessor, complete and submit all necessary evidence and assessment tasks.

Credit Transfer

Credit Transfer Fees

VERTO values and recognises the qualifications and Statement of Attainments (SOA's) issued by any other Registered Training Organisation (RTO) operating under the Australian Qualifications Framework (AQF). VERTO have a Credit Transfer Application Process in place to acknowledge and give credit for units of competency previously completed by a student within the last two years, contingent upon a validity check. Students are required to provide copies of Statements of Attainment or Qualifications prior to enrolment to ensure that an accurate quote can be provided.

There are no fees associated with applying for credit in a course.

Repeat Attempts to Complete Units of Competency

Nationally accredited courses assess your competency in meeting the requirements of the national standard for each Unit of Competency (UOC) in a qualification. If you are deemed as Not Yet Competent, you will be given the opportunity to re-submit your work with a total of three attempts with no additional cost, unless stated otherwise under licensing requirements (where you will be advised of the maximum opportunities available).

If you are deemed Not Yet Competent after all three attempts, the Student Support Coordinator will discuss your options with you. These options may include:

- Re-enrolling in the Unit of Competency at a fee for service administration and assessment fee per unit. If further training is required, there will be additional charges and you will be provided with a quote in advance.
- Review your course and study options with your Student Support Coordinator.
- Transfer to another course.
- Withdraw from the course.

Refunds

VERTO is committed to making every reasonable effort to ensure that when students enrol, they can complete their course. VERTO will only commence a course when there are sufficient students enrolled for the course to be viable and a trainer is available. Should VERTO cancel a course prior to commencement, VERTO will return all prepaid fees for that course.

VERTO also recognises a student's circumstances may change meaning they are unable to continue with their course. Students are required to discuss their circumstances with their Trainer and Assessor or Student Support Coordinator who will assist them in determining the best way forward.

A non-refundable Course Administration Fee of \$250 applies as outlined below for full qualifications. Refunds are issued in accordance with VERTO's Financial Management Policy.

Full Refunds

VERTO will issue a full refund to the relevant party (student or third party) minus an administration fee retained by VERTO, when cancellation is actioned by VERTO prior to course commencement or in the instance where the student withdraws in writing prior to course commencement as per the below.

Full qualifications

A refund of fees/contributions paid directly by a student will apply to both accredited and non-accredited programs if:

- a training program has been cancelled by VERTO prior to commencement.
- a student cancels in writing five or more working days prior to commencement (less the non-refundable \$250 Course Administration Fee)
- a student cancels in the five working days prior to commencement due to extenuating circumstances (such as accident or illness). A written request for a refund outlining the extenuating circumstances will be considered at the discretion of VERTO. Supporting documents, such as medical certificates will be required.
- a student has overpaid fees. The value of overpaid fees will be refunded.
- VERTO has granted Credit Transfer or Recognised Prior Learning after enrolment and the fee recalculation is lower than the fee the student has already paid.

Short courses and Skillsets

A refund of fees/contributions paid directly by a student will apply to both accredited and non-accredited programs if:

- a training program has been cancelled by VERTO prior to commencement.
- a student has overpaid fees. The value of overpaid fees will be refunded.
- the relevant party (student or third party) notified VERTO in writing at least 72 hours prior to the scheduled commencement of the course of their request to withdraw.
- VERTO has granted Credit Transfer or Recognised Prior Learning after enrolment and the fee recalculation is lower than the fee the student has already paid.
- a student cancels within the 72 hours prior to commencement due to extenuating circumstances. This will be considered at the discretion of VERTO. Supporting documents, such as medical certificates will be required.

Where notification of cancellation or withdrawal from the course/skillset is received inside of the 72 hours prior to the scheduled commencement a non-refundable \$75 Course Administration Fee will apply. Students who fail to attend the scheduled training or notify

VERTO prior to course commencement will not be eligible for a refund outside of the points listed above.

Partial Refunds

A partial refund (less the non-refundable \$250 Course Administration Fee) will apply if:

- a student cancels less than five working days prior to course commencement due to change of mind or change of circumstances (such as work hours, childcare, location, etc), or
- VERTO has commenced delivery of any modules or units to a student.

The value of any partial refund will be reduced by the Course Administration Fee of \$250 plus the cost of any modules or units where VERTO has commenced delivery to the student.

Circumstances beyond VERTO's control may result in a course being cancelled after it has commenced. This may include where a trainer becomes ill or resigns unexpectedly and VERTO is unable to source a replacement trainer, or when continuing student numbers fall below viability levels. VERTO will provide a refund for the cost of any modules or units that VERTO has not delivered and issue each student with a Statement of Attainment for all work successfully completed.

A pro-rated refund is calculated by dividing the student fee with the total number of Units of Competency. The refunded amount is determined by the number of Unit of Competency not commenced. In addition, VERTO will retain an administration fee of \$250.00 which will be deducted from the overall fee refund amount.

In the event where Credit Transfer or RPL is applicable and modification has been made to the student fee, a pro-rated refund is provided on the amended amount.

Student Withdrawal

Withdrawing from a qualification is not an ideal situation, however VERTO understand that it can be necessary under certain circumstances. If you find yourself in a position where you need to withdraw from your qualification or course, we kindly request that you inform the VERTO in writing as soon as possible. For those enrolled in a government traineeship, it becomes your responsibility, or that of your employer, to promptly notify your Australian Apprenticeship Centre about the withdrawal.

If you are on a payment plan, fees will continue to be deducted in line with your agreed payment to cover any outstanding delivery and assessment fees. Until final payments are made no credentials will be issued.

Any decision regarding the repayment of outstanding course fees will be at the discretion of VERTO in line with this Policy.

Deferral

Deferral of course enrolment will be considered on an individual basis, such as serious illness or injury or bereavement of close family members. Supporting documents such as medical certificates, may be required. Please contact your Student Support Coordinator to discuss any requests to defer your course.

If your request to defer is approved, any fees already paid will be retained and applied to the units remaining from your agreed return to training date. VERTO's non-refundable Course

Administration Fee of \$250 will apply. Return to training will be dependent on availability of classes.

Payment Arrangements

Payment arrangements align to courses and may vary depending upon factors such as length of course, student cohort or government contract guidelines.

If VERTO's requirement that where course fees, administrative or other charges apply, students must pay these items by the commencement of a course unless a payment plan has been arranged.

Protection of Fees Paid in Advance

To provide protection to students' fees, VERTO will not at any time accept student contribution fees paid in advance of more than \$1,500 from individual students. This policy is in line with requirements under the National Standards for Registered Training Organisations clause 7.3.

Fee Payment Options

VERTO offers a range of payment options including payment plans which can be paid using Visa, Mastercard or EFT payments. Speak to the Student Administration Team to find out more about VERTO's payment options.

Payment Plans

Payment plans are only available for fees or student contributions of \$500 and over. The first instalment will include a \$250 non-refundable administration fee is payable at the time of enrolment.

All payment plans are subject to completion of Student Payment Plan and acceptance of its Terms and Conditions. It is recommended that you keep a copy of the Terms and Conditions at the time of signing. The payment plan can only be approved by the Operations Manager in line with the VERTO delegations.

Recovery of Outstanding Fees

Students must pay all fees and charges by the due date specified on their quote or student payment plan. Failure to pay fees and charges may result in any or all the following until the student pays the full amount:

- Suspension from attending or participating in the course
- Exclusion from assessment activities
- Withholding of certification documentation
- Withdrawal from course
- Exclusion from any future enrolments at VERTO.

VERTO may refer fees and charges remaining unpaid after 60 days from the due date to a debt collection agency.

Enrolment is confirmed on payment of course fees or approval of a payment plan by the Operations Manager. Receipts are issued by email when payment is received.

Students, employers or associated third parties are required to pay their course fees in full by the conclusion of the course. AQF certification documentation is issued to a student within thirty (30) calendar days of the student being assessed as meeting the requirements of the training product, if the training program in which the student is enrolled is complete, and providing all agreed fees the student owes to the RTO have been paid.

Complaints, appeals and feedback

VERTO is committed to providing high-quality service to all students. To achieve this standard, we seek your feedback to continually improve our services.

Complaints

VERTO has a formal complaints procedure which is detailed in a separate brochure.

This procedure is available to all students and employees to ensure that concerns and complaints are handled objectively and in a structured manner.

This brochure is available from all VERTO locations. More information is available by phoning 1300 483 786 or visiting our website verto.org.au

Appeals

An appeals and reassessment process are an integral part of all training and assessment pathways leading to a nationally recognised qualification or Statement of Attainment under the Australian Recognition Framework. VERTO's time period for acceptance of assessment appeals in 28 days after the student has been issued with the results of their assessment. If you wish to appeal an assessment decision, we have some simple procedures to enable us to efficiently resolve the appeal.

- Step 1: Please discuss the issue with your trainer. (If you feel uneasy with this option, go to step 2)
- Step 2: If you are not satisfied with the outcome of the appeal, please call 1300 483 786 to speak to the appropriate person who will identify the main issues of your appeal, and set a course of action to achieve a joint solution. This may include a review of your assessment evidence. You may also lodge your appeal via the feedback section on the website.
- Step 3: VERTO will process the appeal and review the documentation as part of its investigation.
- Step 4: VERTO will arrange for you to be reassessed and inform you regarding the process. If you choose and to lodge with an external arbitrator all costs incurred for the third party review will be advised to the appellant.
- Step 5: The appeal will be finalised and an external arbitrator will be engaged by the RTO for review if required.

The matter may be referred to an independent third party for review, at the request of the complainant/appellant. All costs incurred for the third party review will be advised to the complainant/appellant.

If, your complaint relates to a breach of legislative requirements and you have exhausted all internal complaints and appeals processes you may submit a complaint to the Australian Skills Quality Authority (ASQA) by phoning 1300 701 801 or emailing complaintsteam@asqa.gov.au. ASQA is not able to act as the independent third party for reviewing complaints.

If you are concerned about fraud or the integrity of the RTO please contact the ASQA tip off line on 1300 644 844.