

## FEE ADMINISTRATION AND REFUND POLICY

### RELEVANT STANDARD(S):

<a href="#">Standards for Registered Training Organisations (RTOs) 2015</a>	<i>Standard 5   Chapter 2 – Enrolment Clause 5.1-5.4</i> <i>Standard 7   Chapter 2 – Enrolment Clause 7.3</i>
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### PURPOSE

Blast Management International adheres to the relevant compliance and legislative frameworks such as the Standards for Registered Training Organisations (SRTOs 2015). As such, Blast Management International will provide transparency in the application and administration of fees and charges including refund and will put in place a fair and reasonable refund process according to Australia's consumer protection laws.

The purpose of this policy is to provide for the appropriate application and administration of fees and handling of client refunds.

### POLICY PRINCIPLES

Blast Management International implements fair and reasonable refund practices and transparent process for fee application and administration. Blast Management International will ensure that:

1. prospective students and partners are aware of its fee policies in order to make informed decisions about enrolment in a course;
2. its fee and refund policy is prominent and accessible to its staff, prospective students and partners, and existing students and partners;
3. it implements and maintains a process for fair and reasonable refund and fees paid; and
4. it provides refunds for fees and charges paid by clients, where training and assessment activities have not been delivered.

### Fee Administration Policy Principles

#### *Fee Information*

1. Blast Management International will inform its prospective students and employers (if applicable) of the full and accurate course fees associated with the training and the refund policy before enrolment.
2. Blast Management International will ensure that the fee and refund policy is accessible to its staff, partner employers, prospective students and existing students. The fee information will include but will not be limited to the following information:
  - a. Breakdown of the course fee (if any)
  - b. Fee and Refund policy
  - c. Incidental fees
  - d. Compulsory fees
  - e. Additional charges or co-contributions
  - f. Methods of fee collection
  - g. Process for recovery of outstanding student fees
3. For any incidental fees that may be applicable, Blast Management International will inform the prospective student before enrolling that such fees are a charge for an essential good or service and that the student has a choice of acquiring this from a supplier other than Blast Management International.



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## *Fee Administration*

1. Blast Management International will only charge fees for accredited training in accordance with the fee information published and provided to the prospective student and the Fee Administration and Refund policy.
2. Blast Management International will retain accurate course fee payment, waiver, exemption or refund record for each student.
3. Blast Management International will require payment prior commencement of training as well as pre-payment plans for students.
4. Blast Management International will apply standard student fees for Fee-for-Service (FFS) students.
5. Blast Management International will allow participant course fees to be paid on behalf of the student by their employer or another third party (if applicable).
6. Blast Management International will maintain arrangements for the protection of any fees paid in advance in accordance with 7.3 of the Standards for RTOs.

## *Fee Payment Arrangements*

1. Blast Management International ensures that its financial practices promote the protection of fees (paid in advance and exceeding \$1,500) made by any individual student not associated with an employer partner. Blast Management International will only adhere to the accepted fee protection measure to protect fees in excess of the threshold fee amount of \$1,500 as stated in Schedule 6 of the Standards for RTOs.
2. Blast Management International implements a flexible payment scheme for Fee-For-Service students and will collect the initial deposit prior to enrolment which include a non-refundable enrolment administration fee of 10% (non-discounted) of invoice charged depending on the time frame of cancellation.

3. Blast Management International implements 30-day from end of month payment for student endorsed by a partner employer.
4. Tuition fees may be broken into instalment payment plans to ensure Fee-For-Service students do not pre-pay fees over \$1,500. Schedule of the payment plans will be clearly outlined in services communications.
5. Fees must be paid in full before certification will be issued.
6. Flexible payment arrangements, such as credit card, direct debit, and EFT remittance are acceptable to accommodate the diverse financial situations of clients.

## *Outstanding Student Fees*

1. Non-payment of fees by the due date for continuing enrolments will result in suspension of training. Blast Management International will notify all parties in writing if suspension. Once payment has been finalised, parties will be notified of the recommencement of training.
2. Blast Management International may charge a recommencement fee for any suspended training to cover administration costs.
3. Blast Management International will not issue SOAs or Certificates if training fees are outstanding.
4. Blast Management International will inform students of its process for the recovery of outstanding student fees prior to enrolment through the Fee Administration and Refund Policy.

## **Refund Policy Principles**

1. Details of Blast Management International's Refund Policy are publicly available to prospective students and employers (if applicable), staff and existing students and employers (if applicable).



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2. Blast Management International will make students aware of the refund policy prior enrolment.
3. With regard to all withdrawal of training, Blast Management International will first encourage a client to continue training or provide other options such as enrolling to another course date, prior to processing refund applications.
4. All refund requests must be done in writing via the **Refund Request Form**. Blast Management International will only acknowledge and review requests based on information provided through the form. Exemptions are made to mitigating circumstances, provided there is supporting evidence.
5. No refunds will be issued for cancellations via no-show as per terms and conditions of training.
6. For refund applications within the Refund Period, the Refund Request Form must be received by Blast Management International within the Refund Period. A refund of the course fee, less the applicable Administrative Fees, will only be issued if all above criteria have been met and the student or employer has no previous outstanding monies with the Blast Management International.
7. Blast Management International requires written notification of withdrawal from training; this may be via letter, email or the completion of the **Withdrawal from Training Form**. Refund will be assessed upon receipt of the request. Statement of fees that includes all fees applied and any fees refunded (if applicable) will be provided where a student withdraws from training.
8. Blast Management International will process refund requests within 1 week from the day of receipt. The reimbursement procedure for approved refunds may take up to 4 weeks.
9. A non-refundable administration fee of 10% (non-discounted) of invoice charged will be subtracted from any refund granted under the terms and conditions outlined in this policy.
10. All refunds will be paid to the person or organisation that originally paid the fees.
11. Blast Management International does not provide refund where:
  - Failure to attend a scheduled training session
  - Non-completion of assessment activities
  - Change of mind about a course, or
  - Other circumstances beyond our control
12. Blast Management International may provide consideration for refund for students who have commenced training with the discretion of the CEO/ Administration Manager.
13. Blast Management International does not accept liability for loss or damage suffered in the event of withdrawal from a course by a client.
14. Blast Management International provides a full refund to all clients, should there be a need for Blast Management International to cancel a course. In the first instance Blast Management International will (where possible) provide an opportunity for the client to attend another scheduled course. If Blast Management International cancels a course, clients do not have to apply for a refund; Blast Management International will process the refunds automatically.
15. Refunds for cancellation of enrolments and other conditions are granted based on the refunds table in the annex of this policy.



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### MONITORING AND IMPROVEMENT

The Blast Management International Administration Manager is responsible for ensuring compliance with this policy. The Administration Team of Company will process refund requests.

Blast Management International's CEO and/or Administration Coordinator is responsible for all continuous improvement processes in relation to the fee administration and refund policy and procedure and ensuring all staff, including those from the third-party providers are complying with the provisions of this policy.

## Annex: Company Refunds Table

1. Blast Management International Refunds for enrolments are subject to the following refund formula.
2. "Refund Period" – 2 weeks prior to course commencement

Refund Type	Description	Notification Requirements	Non-refundable Fee	Refund
Enrolment cancellation / withdrawal from training within the "refund period"	- For all individual units NOT commenced and - For all individual units commenced	- In writing, within the refund period	10% of the invoice charged	- Full refund less the administration and processing fee - Future payments maybe cancelled for students under payment plans
Withdrawal from Course less than 2 weeks prior to course commencement	Withdrawal from Training - for all individual units not yet commenced / attended / completed from within the course	- In writing, any day beyond the "refund period", less than 2 weeks but greater than 1 week prior to course commencement	10% of the invoice charged	80% refund less the administration and booking charges
Withdrawal from Course less than 1 week prior to course commencement	Withdrawal from Training - for all individual units not yet commenced / attended / completed from within the course	- In writing, any day beyond the "refund period", less than 1 week prior to course commencement	10% of the invoice charged	75% refund less the administration and booking charges
RPL / Credit Transfer	Where recognition of prior learning and/or credit transfer has been <b>granted</b> after enrolment	N/A	N/A	No refund
Course Cancellation	Cancellation of a course by the RTO (for any reason)	N/A	N/A	Full refund <b>or</b> enrolment to a different qualification
Withdrawal – "not of their own accord"	Where training ceased due to RTO closure	N/A	N/A	Full refund or referral to a different service provider



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## VERSION CONTROL

Version Control Table					
Date	Summary of Modifications	Modified by	Version	Date of Implementation	Next Review
19/01/2007	Document creation	BMI Training Manager	V1.0	6/06/2007	2012
01/02/2012	Document review – NVETR Act 2011	BMI Training Manager	V1.1		2017
04/07/2017	Document review – VET Data Policy	BMI Training Manager	V2.0	02/12/2017	2022
01/09/2021	Document review – update references	BMI Training Manager	V2.1	01/09/2021	2024
4/05/2023	Document revision – update DESE to DEWR & USI exemptions	BMI Training Manager	V2.2	4/05/2023	2024
28/07/2023	Document revision – full review New template and alignment	BMI Training Manager	V3.0	28/07/2023	2025

## RTO INFORMATION

Document Name	Fee Administration and Refund Policy v3.0
RTO/Company Name	Blast management International
RTO Code	31459
Manager	Training Manager