

## 1. Purpose

This policy outlines AAMC Training Group's processes for the collection, protection, and administration of all course fees and charges.

AAMC Training Group is committed to providing quality training and assessment in accordance with the 2025 Standards for Registered Training Organisations (2025 SRTOs). As such, AAMC Training Group is required to have and provide details of a fair and reasonable refund process.

This policy applies to all students, employers, and third-party clients who pay fees to AAMC Training Group.

## 2. Policy Statement

All fee transactions and refund processes will be managed in line with the principles of the **Australian Consumer Law** and **Standard 2.3 (Information for students)**.

AAMC Training Group is committed to ensuring fair and reasonable refund practices and ensures that students are not financially disadvantaged due to RTO error, course cancellation, or non-delivery of services.

AAMC Training Group will:

- Implement and maintain a process for fair and reasonable refund of fees paid; and
- Provide refunds for fees and charges paid by students, where training and assessment activities have not been delivered.

## 3. Policy Principles

The following principles underpin this policy.

- a) Details of AAMC Training Group's **Refund & Fee Protection Policy** are to be publicly available.
- b) AAMC Training Group will ensure that students are aware of the refund policy prior to enrolment.
- c) Payment of all refunds is made within 7 business days of application for refund approval.
- d) With regard to all withdrawals and refunds, AAMC Training Group will firstly encourage a student to continue training or enrol on another course date.
- e) Written notification via email or letter must be provided for withdrawal from a training program.
- f) Students wishing to apply for a refund should complete the Refund Request Form or they can also make a request in writing.
- g) Generally, there is no refund applicable where a student has commenced their course/unit. However, in extenuating circumstances or serious medical issues, AAMC Training may provide a refund.
- h) There is no refund to participants who do not obtain their qualification after assessment.
- i) AAMC Training Group does not accept liability for loss or damage suffered in the event of withdrawal from a course by a student.
- j) AAMC Training Group provides a full refund to all students, should there be a need for AAMC Training Group to cancel a class. In the first instance AAMC Training Group will (where possible) provide an opportunity for the student to attend another scheduled class.
- k) If AAMC Training Group cancels a class, students do not have to apply for a refund, and the RTO will process the refunds automatically.
- l) Refunds for cancellation of enrolments are granted on a scale (see 3.1 table) and are processed using the payment method the student used to enrol.

## 3.1 Refund Scale

Information on fees, charges, and refund conditions will be made available via the Terms & Conditions and Student Handbook within the Policies & Procedures section of the AAMC Training Group website and Learning Management System (LMS).

Refund payments will be processed using the payment method the student used to enrol.

Refunds for enrolments will be calculated in accordance with the following scale.

REASON FOR REFUND	NOTIFICATION REQUIREMENTS	REFUND
<b>BEFORE course commencement</b>		
Withdrawal from scheduled trainer led face-to-face and virtual classes	In writing, fourteen (14) calendar days or more prior to scheduled course commencement	100% of the course fee paid by the student <b>less \$147 cancellation fee</b>
Withdrawal from scheduled trainer led face-to-face and virtual classes	In writing, within seven (7) to thirteen (13) calendar days prior to the course commencement.	50% of the course fee paid by the student <b>less \$147 cancellation fee</b>
Withdrawal from scheduled trainer led face-to-face and virtual classes	In writing, less than seven (7) calendar days prior to course commencement.	<b>No refund</b> If the cancellation is due to extreme unforeseen circumstances any refund will be at the discretion of AAMC Training.
<b>AFTER course commencement*</b>		
AAMC Training Group withdraws student from the course due to inappropriate and/or abusive behaviour towards staff or other students.		<b>No refund</b>
Class cancelled by AAMC Training Group		100% of the paid course fee
For serious medical conditions or other extenuating circumstances (valid documentation must be provided).		A refund may be considered on a case-by-case basis.

\*Commencement is considered to have occurred once onboarding has been completed and payment has been received.

## 4. Fee Protection Policy

In compliance with Compliance Requirement 18 of the 2025 Standards for Registered Training Organisations (SRTOs), AAMC Training Group ensures the protection of fees paid in advance by students.

Any individual enrolments with course fees exceeding \$1,500 must be paid in two instalments:

- The **first instalment** of **\$1,497** is due **at enrolment**.
- The **balance** is due **one month after enrolment**.

This approach ensures compliance with national standards limiting the amount of prepaid fees that Registered Training Organisations may collect and protects students from financial risk.

Prepaid fees collected from an employer on behalf of its staff do not need to be protected under this requirement as they will be covered by terms under the commercial agreement or contract.

## 5. AAMC Training Group Responsibilities

The Managing Director of AAMC Training Group is responsible for ensuring compliance with this policy.

Lead Staff of AAMC Training Group will process refund requests within 7 business days from receipt of the request.

## 6. Access & Equity

The AAMC Training Group Access & Equity Policy applies. (See Access & Equity Policy).

## 7. Records Management

Refund statistics, withdrawals, and student feedback are analysed regularly to identify systemic issues or trends.

All documentation from refund processes are maintained in accordance with RTO Reporting and Records Management Policy.

## 8. Monitoring and Improvement

All Refund practices are monitored by the General Manager of AAMC Training Group and areas for improvement identified and acted upon by the Compliance Coordinator.