

Fees and Charges Policy

1. Purpose

The purpose of this policy is to ensure that all fees and charges related to training and assessment services offered by PICAC are clearly defined, communicated, and administered in a fair and transparent manner. It establishes consistent practices for setting, collecting, and refunding learner fees while meeting the compliance obligations under the Standards for RTOs 2015 and 2025, Australian Consumer Law, and funding contract requirements.

This policy aims to:

- Empower learners to make informed decisions through access to accurate and timely financial information.
- Protect learners from financial risk through structured fee collection and refund mechanisms.
- Promote ethical, consistent, and equitable financial practices across all PICAC training programs and campuses.
- Support organisational accountability and integrity in the management of learner fees, subsidies, exemptions, and concessions.

2. Scope

This policy applies to all PICAC learners whether fee for service, government-funded, or employer sponsored and to staff involved in enrolment, finance, and training. It covers all PICAC courses across campuses, including full qualifications, short courses, and skill sets. The policy explains how fees are set, communicated, and collected, outlines financial responsibilities, and covers refunds, cancellations, and support options like subsidies or hardship provisions. It also ensures any prepaid fees are protected. Above all, it helps learners make informed decisions with clear financial information while ensuring PICAC remains fair, transparent, and compliant.

3. Standards Referenced

Standards for RTOs 2015

- Standard 5 – Each learner is properly informed and protected - Clause 5.3(a).
- Standard 7 – The RTO has effective governance and administration arrangements in place - Clause 7.3.

Standards for RTOs 2025:

Outcome Standards 2025

- Standard 2 – Clause 2.1 (c) - VET students have access to clear and accurate information concerning the organisation, the relevant training product, and students are made aware of any changes that may affect them.

Compliance Standards 2025

- Part 2 - Division 3 - Standard 18 – Prepaid fee protection measures.
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4. Policy Statement

PICAC is committed to making sure every learner has a clear understanding of their financial responsibilities from the outset. We believe transparency and fairness are key to building trust and supporting successful learning experiences.

- PICAC is committed to providing clear, fair, and accurate information about course fees to all learners.
- This policy outlines how fees are set, communicated, collected, and protected.
- It ensures compliance with the Standards for RTOs and Australian Consumer Law.
- The policy reflects PICAC's core values of fairness, transparency, and learner protection.
- It helps learners understand their financial obligations and available support options.
- It ensures all financial transactions are handled ethically and consistently.
- Whether learners are self-funded, government-supported, or employer-sponsored, this policy ensures their financial experience with PICAC is safe and well-managed.

5. Schedule of Fees and Charges

PICAC ensures all learners are provided with timely and accurate information about course costs prior to enrolment. The following information is made available through pre-enrolment materials and the PICAC website:

- Tuition fees.
- Material or resource fees.
- Tool or equipment charges (if applicable).
- RPL application and assessment fees.
- Administrative charges (e.g., re-issuance of certificates, late fees).
- Refund and cancellation terms.
- Payment plan options and applicable charges.
- Consumer protection information.
- Eligibility for subsidies, fee exemptions, or concessions.

Fees are published and reviewed regularly to maintain transparency and compliance with government funding requirements and PICAC's own pricing framework.

6. Fee Collection

PICAC collects learner fees using secure and traceable methods, including:

- Direct deposit.
- Credit/debit card.
- Electronic Funds Transfer (EFT).
- Scheduled instalments via approved payment plans.

For government-funded learners, additional fee concessions or full subsidies may apply based on eligibility criteria. Where applicable, subsidies from industry bodies may reduce or eliminate learner costs.

All learners will receive a tax invoice and receipt for any payments made. PICAC records and reconciles payments in accordance with Australian Accounting Standards.

Unless otherwise approved, all course fees must be paid in full at least 7 days before the course start date.

7. Learner Fee Protection

To comply with national standards and protect learners from financial risk:

- PICAC does not collect more than \$1,500 in advance from any individual learner for a single course unless additional protection measures are in place.
- Payment instalments will be structured so that at no point does PICAC hold more than \$1,500 in advance for services yet to be delivered for any learner.

Exceptions

- Where training is paid by an employer, government body, or through an industry fund (e.g., PJTF), PICAC may receive and hold more than \$1,500 in advance.

All prepaid fees are tracked in a segregated general ledger account, ensuring full financial traceability.

7.1 Prepaid Fee Protection Compliance Measures

PICAC ensures compliance with Standard 18 of the Standards for RTOs 2025 by limiting prepaid fee collection to no more than \$1,500 per individual learner per course at any given time.

In the unlikely event that prepaid fees in excess of this threshold are collected—either by PICAC or a third party acting on its behalf—PICAC will implement the following protection measure:

a) Tuition Assurance Scheme

PICAC maintains current membership with an approved tuition assurance scheme. This ensures that, if PICAC is unable to provide services for which the learner has prepaid:

- The learner will be placed into an equivalent course at no additional cost; or
- In accordance with PICAC's Refunds and Cancellation Policy, a full refund of prepaid fees for services not delivered will be provided.

b) Unconditional Financial Guarantee

Not applicable. PICAC does not collect more than \$1,500 in prepaid fees, so an unconditional financial guarantee is not required.

c) Other Approved Measures

If required and approved by the National VET Regulator (ASQA), PICAC may implement other compliant prepaid fee protection measures.

7.2 Prepaid Fee Contingency Arrangements

PICAC maintains a clear and accessible Prepaid Fee Contingency Policy that outlines:

- How learners who have prepaid will be placed in an equivalent course with no additional cost, or
- How they will receive a refund of prepaid fees for services not yet delivered if PICAC cannot continue delivery.

These contingency arrangements ensure compliance with Standards for RTOs 2025 – Standard 18 and provide assurance of financial protection and service continuity for all learners.

8. Payment Plans

PICAC offers payment plan options to eligible learners, especially for full qualifications.

Key conditions include:

- Formal agreement outlining payment amounts and due dates.
- Addition of an administrative fee to the total cost.
- Learner responsibility to maintain payment schedule.

Failure to adhere to the plan may result in suspension of training or access to course materials until payments are up to date.

9. Fee Changes

Fee schedules are generally reviewed and updated annually, effective at the start of the calendar year.

Where fees are amended:

- PICAC will notify current and prospective learners in writing.
- Enrolled learners will not be subjected to increased fees unless explicitly stated and confirmed in writing prior to the proposed increase.

10. Cancellations and Refunds

PICAC has clearly documented refund policies for:

- Fee-for-service courses; and
- Government-funded qualifications, which may be subject to funding contract requirements.

Refund policies are:

- Provided prior to enrolment.
- Made available via PICAC's website.
- Detailed in the following documents:
 - E1 Pre-Enrolment Review Policy
 - E4 Refunds and Cancellations Policy

Refund requests are handled promptly and fairly, with appeals options available.

11. Consumer Rights

All learners are protected under Australian Consumer Law (ACL) (Schedule 2 of the Competition and Consumer Act 2010 and refer to Parts 6 and 7 of the Competition and Consumer Regulations 2010). This includes:

- The right to fair and transparent fees.
- The application of any cooling-off periods.
- Access to internal and external dispute resolution mechanisms.

These rights apply in addition to PICAC's internal policies and procedures.

12. Supporting Processes

Process Name	Purpose
Developing Fees and Charges Schedule	Framework for fee setting, review, and approval
Collecting Learner Fees	Secure, auditable fee collection process
Financial Hardship Assessment	Procedure to assess and respond to hardship claims

13. Supporting Documents

Document ID	Document Name
Fees and Charges	Learner Fee Schedule
Enrolment Processes	Detailed explanations of processes

14. Evidence

Evidence Source	Type
Published fee schedules	Learner transparency and informed consent
Financial transaction records	Fee protection and proper governance
Refund logs and invoices	Application of refund policy and audit readiness
General ledger reports	Segregation and management of pre-paid fees

15. Version Control

Version	Date	Summary of Changes
1.0	27/10/2017	Initial release
1.1	26/09/2018	Reviewed and updated; process flowcharts revised
1.2	24/08/2023	Funded courses updated
2.0	21/05/2024	Full policy review
2.1	30/05/2025	Added Scope section; aligned with SRTOs 2025; expanded learner protections and process clarity. Also Updated Section 7 to include full compliance with SRTOs 2025 Standard 18 – Prepaid Fee Protection Measures
2.2	1/9/2025	The logo has been updated to include PICAC, STC, CEPUTEC, and FIT.

16. Summary of Changes

Category	Change Type	Summary
Policy Structure	Updated	Reorganised with clearer headings and layout for easier reading and compliance alignment.
Scope	Added	New section explaining who the policy applies to (learners, staff, programs, campuses).
Standards Referenced	Updated	Now includes Standards for RTOs 2025, especially Standard 2 and Standard 18 (fee protection).
Policy Statement	Amended	Strengthened focus on fairness, transparency, and compliance.
Fees Schedule	Clarified	Lists all fee types and how they're published and reviewed.
Fee Collection	Clarified	Now includes EFT and clearer processes for invoicing and payment records.
Prepaid Fee Protection	Expanded	Detailed new section to meet Standard 18, including tuition assurance and contingency planning.
Exemptions & Subsidies	Clarified	Clearer info on when fees may be reduced or waived.
Payment Plans	Clarified	Outlines learner responsibilities and what happens if payments are missed.
Refunds & Cancellations	Updated	Links to related policies (E1, E4) and explains funding body conditions.
Consumer Rights	Expanded	Now includes cooling-off periods and dispute resolution under Australian Consumer Law.
Supporting Processes	Updated	Process names improved for clarity (e.g., hardship assessment, fee collection).
Evidence & Compliance	Added	New table showing how compliance is demonstrated (e.g., receipts, ledgers, refund logs).
Version History	Updated	New entry for v2.1, outlining scope addition and 2025 standards alignment.