



Fees and Refunds Policy

NNZMC Pty Ltd — Trading as Industry Skills Solutions

Registered Training Organisation #45974

VERSION 3.5 · JULY 2025 · RTO_POL_2.1

Document control

Version	Date	Author	Summary of change
1.0	09/02/2022	KM	Document creation
1.1	16/04/2022	NM	Content and aesthetic updates
2.0	02/03/2023	HM	Post-registration review
2.1	11/04/2023	KM	Schedule of fees and charges reference update
3.0	07/2025	HM	Full review and update to align with the Standards for RTOs 2025: fee-protection references re-based on the 2025 Compliance Standards and the Australian Consumer Law; the \$1,500 advance-payment limit and proportionate post-commencement payments reaffirmed; fee transparency strengthened; records/re-issue charges removed to align with the Handbook.
3.1	07/2025	HM	Added prepaid-fee protection (s.18), a pre-enrolment fee-disclosure commitment and fee-stability statement; resolved an additional-fees inconsistency by referencing the Schedule; clarified RTO-initiated cancellation/change, the 14-day refund processing timeframe and the refund administration fee; and expanded fee-complaint handling.
3.2	07/2025	HM	Added an availability statement; prepaid-fee protection confirmed as held in the RTO trading account.
3.3	07/2025	HM	Stated the total cost of training is disclosed in plain language before enrolment and that published fee information is kept accurate (s.7); committed to issuing certification within 30 calendar days once fees are paid (s.9); explained prepaid-fee protection in the trading account (s.18); added an Australian Consumer Law statement and a provider-cessation/learner-transition commitment; and confirmed GST treatment (GSTR 2003/1).
3.4	07/2025	HM	Compliance-manager review update: noted the Schedule of Fees and Charges is available on our website and from our office and is disclosed before enrolment; and tidied the version-control notes.
3.5	07/2025	HM	Administrative update: standardised terminology to "Compliance Standards" to match the registered instrument title (the Compliance Standards Instrument 2025).

Operational owner	Compliance Manager (day-to-day administration of this policy)
Authorised by	Harrison McMahon, Chief Executive Officer
Next review	July 2027, or earlier if regulatory requirements change
Approved and released. Version 3.5 is the approved, current version of this Fees and Refunds Policy, released July 2025 and authorised by Harrison McMahon, Chief Executive Officer. No further changes are to be made except by issuing a new version.	

Purpose and scope

We are entitled to charge fees for training and assessment services leading to nationally recognised qualifications. Fees cover course materials, textbooks, learner services and the delivery of training and assessment. This policy sets out how fees are charged, collected, refunded and protected. This policy is published on our website and is available to learners on request.

Fees payable

Fees are due at enrolment unless otherwise negotiated. An initial payment is required prior to the commencement of training or within 14 calendar days of invoice; where the learner (or a family member) is paying, this initial payment is subject to the advance-payment limit described below. No qualification or Statement of Attainment is issued until fees owing are paid in full; once all fees owing are paid, certification is issued within 30 calendar days of you being assessed as meeting the requirements of the training product, in accordance with our Issuing Certificates and Outcomes Policy (Compliance Standards s.9). Training may be discontinued if fees are not paid per the agreed schedule. There are no additional fees other than those set out in the Schedule of Fees and Charges. The fees agreed at enrolment are honoured for the duration of your enrolled course; any change to fees does not affect learners already enrolled, and we notify learners in advance of any change that may affect them.

Fee information before you enrol

So that prospective learners can make an informed decision, we set out the total cost of your training in plain language before you enrol. The information we provide includes the total course fees; the payment schedule (the amounts payable and when they are due); the advance-payment limit; any non-refundable deposit or administration fee; and the refund and cancellation conditions. This information is provided before enrolment through the Schedule of Fees and Charges, the Student Handbook and our pre-enrolment information, on our website (www.industryskillsolutions.com.au) and by phone on 1300 IND SKL (463 755). We keep the fee information published on our website and in our marketing materials accurate and up to date, and if there is ever a discrepancy between a published fee and the fee charged, it is resolved in your favour.

Schedule of fees and charges

The Chief Executive Officer approves the Schedule of Fees and Charges, which sets out total fees (course, administration, materials and other charges); payment terms, timing and amounts; any non-refundable deposit or administration fee; service-delivery guarantee terms; any discounts (multiple enrolments, concession holders, group bookings); additional-service fees (for example replacement of lost or damaged learning materials); and options for learners assessed as not yet competent.

Advance-payment limit. Where a learner (or a family member) pays for their own training, no more than \$1,500 is required in advance of course commencement. For full qualifications with fees exceeding \$1,500, progressive payments of no more than \$1,500 in advance are scheduled until completion, remaining proportionate to the training and assessment delivered. This limit does not apply to entity-to-entity payments by an employer or funding authority.

Protection of prepaid fees

Consistent with Compliance Standards s.18, we protect fees you pay in advance. The primary protection is that we limit the amount you pay in advance to no more than \$1,500 per learner, and schedule any further payments so they remain in proportion to the training and assessment already delivered — so the value of any undelivered training we hold at any time is capped. Prepaid fees are held in our trading account, identified through our accounting records so that the prepaid portion is tracked separately from fees already earned and any undelivered training can be refunded promptly. Because the amount held in advance is capped at \$1,500, this provides genuine protection for individually funded learners. Where we hold prepaid fees exceeding \$1,500 (for example under an entity-to-entity arrangement), we maintain an

additional fee-protection measure acceptable to the Regulator, such as a bank guarantee or tuition-assurance arrangement.

Cancellations and refunds

Notice of cancellation

Written notice (email or letter) is required. Staff explain your refund rights and alternatives (such as suspension and re-commencement), and provide a Refund Request Form for the CEO's consideration.

Refunds

Circumstance	Refund
Cancellation 10 or more business days before commencement	Full refund of fees paid.
Cancellation less than 10 business days before commencement	75% refund; 25% retained for committed staff and resources. One-day short courses may be transferred to an alternative date if available.
Cancellation after commencement (learner-initiated)	No refund for learner-initiated cancellation after commencement (distance delivery is deemed to commence when resources are dispatched), subject to the CEO's discretion in extenuating circumstances (see below). If we are unable to fulfil our service agreement, see the guarantee row below.
We fail to deliver the agreed service	Full refund under our guarantee.

The refund table sets out the default position; it is not an absolute rule. The CEO may exercise discretion in extenuating or significant personal circumstances, including offering a credit toward an alternative program in lieu of a refund, or authorising a refund where warranted. Refunds are processed within 14 calendar days of the CEO approving the Refund Request Form, by electronic funds transfer to your nominated account or to the original payment card. Any administration fee that applies to refund processing is set out in the Schedule of Fees and Charges (available on our website and from our office) and is disclosed before enrolment. Your access to training is maintained while a fee dispute or refund request is being resolved.

Your rights under the Australian Consumer Law. This refund schedule operates alongside — and does not limit or exclude — the rights you have under the Australian Consumer Law, including the consumer guarantees that our services will be provided with due care and skill and will be fit for purpose. Nothing in this policy removes any refund or remedy you are entitled to under that law.

If we cease to operate

In the unlikely event that we are unable to continue delivering your training — for example if we cease operations — we will support you to transition to an alternative provider where possible so that you can complete your qualification, and we will refund the prepaid fees for any training and assessment not yet delivered. This is in addition to the prepaid-fee protection measures described above.

Our guarantee

If we are unable to fulfil our service agreement, we issue a full refund for services not yet provided, determined by the units of competency completed and issuable in a Statement of Attainment at the time service ceases.

If we change or cancel a course

If we cancel a scheduled course, or make a significant change (such as to the delivery dates or mode of delivery) that affects you, we notify you as early as practicable and offer you a full refund of fees for services not yet provided, or a transfer to an alternative course or date, at your choice.

GST and miscellaneous charges

Course fees for units of competency and qualifications are GST-free as professional or trade courses under section 38-85 of the A New Tax System (Goods and Services Tax) Act 1999 (see ATO ruling GSTR 2003/1); the GST treatment of each course is confirmed with our accountant. Miscellaneous charges outside our normal services may attract GST as specified in the Schedule of Fees and Charges. Miscellaneous charges — such as the replacement of lost or damaged learning materials and additional re-assessment beyond the included attempts — are levied on a cost-recovery basis only. We do not charge for re-issuing certification, or for accessing or copying your records.

Complaints about fees

Disputes about fees, collection or refunds are handled fairly and confidentially under our Complaints and Appeals Handling Policy, which applies natural justice and procedural fairness. We acknowledge complaints promptly (within 2 business days) and provide a written response within 14 days, and your enrolment and access to training are maintained throughout. You may be supported by a support person or advocate at any stage. If you are not satisfied with the outcome, you may escalate to an external body — the National Training Complaints Service (13 38 73), the Australian Skills Quality Authority (asqa.gov.au/complaints), or the relevant State or Territory consumer or fair-trading authority.

Mapping to the Standards for RTOs 2025

The Standards for RTOs 2025 comprise two instruments on the Federal Register: the Outcome Standards Instrument 2025 (F2025L00354), which contains the Outcome Standards (Standards 1.1–4.4, grouped into four Quality Areas); and the Compliance Standards Instrument 2025 (F2025L00355), which contains the Compliance Standards (numbered sections s.7–s.20). This policy is cross-referenced to both — only the standards and requirements it addresses are listed, with the section of this document that addresses each.

Standard or requirement	What it requires	Addressed in this policy
Outcome Standard 2.1 — Access to information about the organisation	The total cost of training (fees, payment schedule and refund conditions) is clear, accurate and accessible before and during enrolment.	Fees payable; Fee information before you enrol; Schedule of fees and charges
Outcome Standard 2.7 — Feedback and complaints	Fee and refund disputes are handled fairly, with a support person and external escalation available.	Complaints about fees
Compliance Standards 2025, s.7 — Marketing and advertising	Published fee information is accurate and kept current, so learners are not misled.	Fee information before you enrol
Compliance Standards 2025, s.9 — Issuance of AQF certification	Certification is issued within 30 calendar days once the learner is competent and fees owing are paid; it may be withheld until then.	Fees payable
Compliance Standards 2025, s.18 — Prepaid fee	Advance fees are limited to \$1,500, kept proportionate, and protected; additional	Protection of prepaid fees; Advance-payment limit

Standard or requirement	What it requires	Addressed in this policy
protection	measures apply above \$1,500.	

Related documents and legislation

This policy should be read together with: the Student Handbook, the Schedule of Fees and Charges, the Refund Request Form, and the Complaints and Appeals Handling Policy; the Standards for RTOs 2025 and the Australian Consumer Law.

Authorisation

This policy is authorised by the Chief Executive Officer of NNZMC Pty Ltd T/a Industry Skills Solutions.

Name	Harrison McMahon
Position	Chief Executive Officer
Signature	
Date	01/07/2025