

Address: PO Box 70, Blaxcell NSW 2142

Website: [www.iame.com.au/training-education](http://www.iame.com.au/training-education) | Email: [training@iame.com.au](mailto:training@iame.com.au) | Phone: (02) 9782 1100

## PO-09 REFUND POLICY

### 1. Policy Purpose

This policy ensures that the IAME RTO 90409 operates a **fair, transparent, and nationally consistent refund process** for all students, in full compliance with:

- The **Standards for RTOs 2025** (SRT0 2025), specifically:
  - **Outcome Standard 5.1 – 5.3 (Learner Information and Protection)**
  - **Compliance Standard 4.1 (Ethical and Accurate Marketing and Enrolment Practices)**
- The **Australian Consumer Law (ACL)**, as administered by the **Australian Competition and Consumer Commission (ACCC)**
- Relevant **state/territory legislation** relating to consumer rights and vocational education (e.g. Fair Trading Acts, Skills and Workforce Development Acts)
- Funding body requirements under **State Training Authorities (STAs)** where applicable (e.g. NSW Training Services, Skills SA, DESBT QLD, etc.)
- The IAME RTO has obligations as a **member-based organisation** to protect member and learner funds appropriately

### 2. Guiding Principles

- All student fees paid in advance are protected and administered in accordance with ethical and legal standards.
- Refunds are assessed fairly, taking into account the **individual's circumstances**, policy compliance, and the source of funds.
- The IAME RTO recognises that **fee payments often derive from member contributions**, government funding, or employers, and therefore must be managed with financial and legal due diligence.
- The IAME RTO will not unreasonably refuse a refund where legislative or compassionate grounds apply.

### 3. Conditions for Refund Eligibility

Refunds may be granted in the following circumstances:

#### 3.1 Before Course Commencement

- **Full refund** (less non-refundable application fee) will be granted when a written cancellation is received at least **10 business days** prior to the scheduled commencement date.

#### 3.2 After Course Commencement

- **Partial refund** may be granted at the discretion of the **RTO CEO or Director**, based on:
  - Serious illness, injury, misadventure or death (supporting documentation required)
  - Exceptional circumstances beyond the learner's control
- **No refund** will be granted if:
  - The student has already accessed a significant proportion of the training and/or assessment resources
  - Withdrawal is not justified by valid and documented extenuating circumstances
  - The student transfers voluntarily to another provider

#### 3.3 Overpayment or Administrative Error

- **Full refund of any overpaid amount** or administrative duplicate charges

### 4. Non-Refundable Fees

- The **Application/Enrolment Fee** is **non-refundable** under any circumstances.
- Where funding contracts exist (e.g. under Smart and Skilled or DESBT), additional **contract-specific rules may apply** that override or extend this policy.

### 5. Refund Application Process

1. Student must complete an **Application for Cancellation and Refund of Training Form**.
  - Available by emailing: [rto@iame.com.au](mailto:rto@iame.com.au)

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Version	V2.0	Date Last Modified	22/07/2025
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2. The application must include:
  - Reason for withdrawal
  - Supporting documentation (e.g. medical certificate, statutory declaration)
3. The form will be reviewed by an **RTO HMA** within **10 business days**.
4. A written outcome will be provided outlining:
  - Refund amount (if any)
  - Payment method
  - Right to appeal (see Section 8)

### 6. Payment of Refunds

- Approved refunds will be processed within **20 business days** of receiving a fully completed application.
- Refunds will only be made to the person or entity who originally paid the fees, unless written authority is given.

### 7. Certificates and Statements of Attainment

- Certificates or Statements of Attainment will **not be issued** until all outstanding fees are paid in full.
- Any delay in payment may result in **withheld certification**, unless hardship provisions apply (see **PO-20 Student Support and Inclusion Policy**).

### 8. Complaints and Appeals

- If a student disagrees with the refund decision, they may lodge a complaint under the **PO-11 Complaints and Appeals Policy**.
- All appeals will be resolved promptly, fairly, and with procedural fairness as required under **SRT0 2025 Compliance Standard 6.1–6.3**.

### 9. Related Policies and Legislative References

Related IAME RTO Policies	Legislative & Regulatory References
<b>PO-11 Complaints and Appeals Policy</b>	Standards for RTOs 2025 – Outcome 5
<b>PO-36 Financial Governance and Oversight Policy</b>	Australian Consumer Law (ACL)
<b>PO-56 Access &amp; Equity Policy</b>	Skills First / Smart and Skilled / User Choice
<b>PO-52 LLND Policy</b>	Fair Trading Acts (NSW, QLD, VIC, etc.)
<b>PO-10 Privacy Policy</b>	National Vocational Education and Training Regulator Act 2011
<b>PO-28 Records Management Policy</b>	ASQA Guidelines

### 10. Continuous Improvement

- This policy is reviewed **annually** in accordance with the **PO-15 Trainer Continuing Professional Development (CPD) Policy** and updated when necessary to reflect changes in:
  - Legislation
  - Training contracts
  - Government funding guidelines
  - IAME RTO operational practice

### To Apply for a Refund or Withdrawal:

Email [rto@iame.com.au](mailto:rto@iame.com.au) to request the **FO-20 Application for Cancellation and Refund of Training**.

### 11. Monitoring and Review

The policy will be reviewed annually to ensure alignment with regulatory requirements and industry standards.

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Document Control Information and History				
Version	Date	Created / Modified	Created by	Approved by
V1.0	01/09/2022	Created	Michael Wentworth RTO Compliance Consultant	Peter Blanshard Chief Executive Officer – IAME / RTO
V2.0	22/07/2025	Modified	Peter Blanshard Chief Executive Officer – IAME / RTO	Jeffrey Richards Chairperson: IAME Board of Directors

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