

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** (SRTO 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

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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 **SRTO 2025 Compliance Standard 6.1-6.3**.

9. Related Policies and Legislative References

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