



RTO Code 40651: Ihtdial Jabbouri  
T/A Bankstown Education and Skills Training Centre  
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## PROTECT PREPAID FEES BY LEARNERS (7.3)

**7.3** Where the RTO requires, either directly or through a third party, a prospective or current learner to prepay fees in excess of a total of \$1500 (being the threshold prepaid fee amount), the RTO must meet the requirements set out in the Requirements for Fee Protection in Schedule 6.

### Strategy

To comply with the “Requirements for Fee Protection” in Schedule 6 of the Standards for RTOs, this includes fees collected by Third Parties (including by an education agent or broker) and online shopping carts to collect fees online.

### Policy and Procedure/s

#### **Fee Protection Policy (S)**

Prepaid fees include all fees paid in advance from individual learners and prospective students. These requirements do not apply to employers engaging the RTO to provide training/assessment to its staff.

Fees include **all** fees that the student is required to pay to complete the course, this includes:

- Enrolment/Administration Fees

- Tuition Fees

- Fees for materials, including textbooks.

- Any other fee component that is a mandatory fee to complete the course.

The RTO will ensure that all fees are clear and transparent on the course flyer.

All student fees will be protected by one or more of the following measures:

- Threshold Prepaid Fees

- Unconditional Financial Guarantee

- Tuition Assurance Scheme

#### **Threshold Prepaid Fee**

The RTO requires a minimum deposit, which will not exceed \$1,500 per individual student, prior to course commencement. If the full course fees are below \$1,500, the full fees may be required prior to course commencement. Please refer to the course flyers for an outline of all course fees.

Following course commencement, full fees will be required to be paid by either a payment plan (if remaining fees are over \$1500), or in full (if the remaining fees are below \$1500) for tuition and other services yet to be delivered.

In order to protect students who prepay course fees in excess of \$1500, the RTO has in place the following policies:

- 1) If the RTO is unable to provide services for prepaid services, the RTO will place the student into an equivalent course such that:
  - a) The new location is suitable to the student.
  - b) The student receives the full services for which they have prepaid at no additional cost to the student; or
- 2) Students will be paid a refund of any prepaid fees for services yet to be delivered above the threshold prepaid fee amount.



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- 3) The RTO will not collect more than \$1500 prior to course commencement and progress payments will not exceed \$1500 instalments throughout the course.
- 4) If course fees are more than \$1500, progress payments will not exceed \$1500 and the remaining course fees will be evenly distributed across the duration of the course delivery.

### **Unconditional Financial Guarantee**

If applicable, the RTO may hold an unconditional financial guarantee from a bank operating in Australia where:

- a) The guarantee is for an amount no less than the total amount of prepaid fees held by the RTO in excess of the threshold prepaid fee amount (\$1500) for each student for services to be provided by the RTO to those students; and
- b) All establishment and ongoing maintenance costs for the bank guarantee are met by the RTO.

### **Tuition Assurance Scheme**

If applicable, the RTO may have in place current membership with a Tuition Assurance Scheme approved by ASQA.