

Fees and Refund Policy

TSM Training Solutions charges fees for services provided to students undertaking training and assessments that lead to a Nationally Recognised Certificate. These fees fund the training, assessments and course materials provided.

Fees Payable

Fees are Payable when a student receives confirmation of enrolment. The initial deposit must be made within seven days of receiving an invoice from TSM Training Solutions and the balance to be paid before commencement of the training. If a student has entered into a payment plan, all remaining balances must be paid per the agreed Fee Payment Options. TSM Training Solutions may discontinue training if fees are not paid per the agreed Schedule of Fees and Charges listed below.

Fee Payment Options

TSM Training Solutions will issue a tax invoice once a student's enrolment form has been processed. Below are the methods of payments accepted for all face to face and online training conducted by TSM Training Solutions.

- Cash
- Bank Cheque
- EFTPOS (Visa, Master Card, American Express)
- Online Payment - Stripe (Visa, Master Card, American Express)
- BPAY
- Direct Bank Transfer
- Direct Debit
- Payment Plan

Payment plans will only be approved by the Director or his/her delegate of TSM Training Solutions. A deposit and all remaining money must be paid before completion of the course.

Schedule of Fees and Charges

The Director or his/her delegate is responsible for approving TSM Training Solutions' Schedule of Fees and Charges, and include:

- The total amount of all fees and any other charges relating to enrolling into a training course;
- Payment terms and non-refundable deposits;
- The nature of the guarantee given by TSM Training Solutions to honour its commitment to deliver and complete the training/assessment once the student has commenced study;

- Any discounts, fee reductions or exemptions available for multiple enrolments, concession card holders, group bookings & returning students;
- Fees and charges for additional services, including the issuance of a replacement qualification parchment or statement of results, and the options available to students who are deemed not yet competent on completion of training/assessment;
- Online Payment charges: Flat fee of 2.2% of the total invoice;
- PayPal Card Reader Payment charges a flat fee of 1.95% of the total invoice; and
- BPAY Payment Charges: Flat fee of 2.2% of the total invoice.

Replacement of Student Materials

Students who require replacement of issued learning materials will be liable for additional charges to cover the cost of replacement. Where a student has purchased training workbooks and subsequently cancels his or her enrolment, TSM Training Solutions will not refund monies for the training workbooks unless a written request for a refund is received and we are satisfied that the training workbooks are in new condition.

Miscellaneous Charges

TSM Training Solutions will levy some miscellaneous charges for services. These may include:

- Re-issuing a certificate after it has been initially issued to a student;
- Re-issuing cards which the student has lost or damaged;
- Re-assessment services; and
- Photocopy fee, Internet fee.

GST Payment

GST is exempt under section 38-85 GSTR 2003/1 Goods and Services Tax, tax ruling. The ruling explains the supply of a course for 'professional or trade course' is a GST-free education course.

ATO reference:

<http://law.ato.gov.au/atolaw/view.htm?docid=GST/GSTR20031/NAT/ATO/00001>

Where a student is enrolled in a course which is offering units of competency or a whole qualification, the course fees attached to this enrolment will be exempt from the payment of GST. GST does apply on the payment of some miscellaneous charges where these charges are in addition to and outside the regular services offered in a training course.

These miscellaneous charges are specified in TSM Training Solutions Schedule of Fees and Charges. It is to be made clear if these services will include GST. All miscellaneous charges are to be based on a cost recovery basis and are not intended to be a source of profit.

Statutory Cooling Off Period

According to The Standards for Registered Training Organisations, a person is to be informed of their right to a statutory cooling off period, if applicable.

Defined by the Australian Consumer Law, a statutory cooling off period encompasses the following:

- A 10-day period of time provided to a consumer to allow withdrawal from an agreement, where the agreement was established through unsolicited marketing or sales tactics. These tactics include door-to-door sales and telemarketing;
- Allows a consumer to withdraw from a sales agreement within ten days of having received a sale contract without penalty; and
- All staff are recommended to refer to the Australian Consumer Law, Sales Practices Guide for further details about a statutory cooling off period and our general obligations for consumer protection during the enrolment process.

TSM Training Solutions informs prospective students within the student handbook. All staff must note that TSM Training Solutions do not engage in unsolicited marketing or sales tactics and therefore a statutory cooling off period does not apply to our learners who have enrolled into one of our training programs. For the refund option in other circumstances, students and staff must refer to the refund policy.

Student Enrolment Cancellation

The following must be adhered to, to be eligible for a refund:

- A student who wishes to cancel must give notice in writing: email or letter;
- TSM Training Solutions must ensure the student understands their rights about refunding fees;
- The student is advised of alternative options such as suspending enrolment and re-commencing in another scheduled training program; and
- The student must be provided with a Refund Request Form.

Student Complaints about Fees or Refunds

Students who are not satisfied with TSM Training Solutions' arrangement for collecting and refunding tuition fees are permitted to complain under TSM Training Solutions' complaints policy and procedure.

Our Guarantee to Students

If TSM Training Solutions is unable to fulfil its service agreement with a student, TSM Training Solutions must issue a full refund for services not provided. Services not provided is based on the units of competency completed by the student, which can be issued in a statement of attainment at the time the service is terminated.

Refund Policy

The following refund policy will apply to:

- Students who wish to cancel their enrolment with notice of 5 business days or more before the commencement of their course. These students will be entitled to a full refund;
- Students who wish to cancel their enrolment with notice of 4 business days or less before the commencement of their course will be entitled to a 75% refund of fees paid. The amount retained (25%) by TSM Training Solutions covers the costs of staff and resources which would have already been committed based on the student's initial intention to undertake the training course;
- A refund is not entitled to students who cancel their enrolment after a training course has commenced. If TSM Training Solutions fails to fulfil its service agreement, then the fees are refunded under our Guarantee to Clients; and
- The Director or his/her delegate may exercise discretion if the student can demonstrate that extenuating circumstances led to their withdrawal. The student will be offered a full credit toward the tuition fee in another scheduled training program in place of a refund. The Director or his/her delegate may also authorise a refund of tuition fees.

Approved refunds must be paid to the student within 14 days from the time the student gave written notice to cancel their enrolment. Tuition refunds are paid via electronic funds transfer using the authorised bank account nominated by the student on the Refund Request Form.

FEES AND REFUND POLICY Complaints, Enquiries and Updates

This policy is subject to updates from time to time and is available on request. If you have any queries, complaints or feedback about our Fees and Refund Policy, please contact us at:

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