

Fees and Charges Policy

Purpose

The purpose of this policy is for RED MAKO LEARNING PTY LTD to define the fees and fee handling processes applied for students in accordance with Standards for RTO's 2015 and meet any additional requirements from government funding agreements and relevant legislation.

The policy applies to fees and charges applicable to the provision of training including but not limited to:

- students undertaking training under Government Funded Schemes (VET Invest or User Choice)
- students and/or clients paying full fees (Fee for Service)

All students are treated fairly and with integrity when charged fees.

There is a separate [Refund Policy](#) document.

At any stage of this procedure students are able to access the [complaints and appeals policy](#)

Notification of Fees and Charges

- RED MAKO LEARNING PTY LTD will provide access to all terms and conditions and any potential additional fees and charges BEFORE entering into any agreement.
- The student is responsible to ensure they are fully aware of all terms and conditions and any potential additional fees and charges BEFORE entering into any agreement.
- Fees and charges are available for students, prospective students and the general public at all times on the RED MAKO LEARNING PTY LTD Website at <https://redmako.com.au/policies-fees-and-forms/>
- Fees and charges are notified to the client/student at the time of application acceptance, prior to enrolment through the appropriate documentation (including fee schedule, student handbook, this policy document) and evidence of acceptance of these fees and charges is collected and recorded.

This information includes:

- All fees payable to Redmako Learning, clearly describing all costs involved with the course including any incidental fees
- How fees can be paid
- When fees must be paid
- How to request a refund
- Indicative funding provided by State or Commonwealth Government are available for students, prospective students and general public at all times on the [RED MAKO LEARNING PTY LTD WEBSITE](#).
- Students (and/or their employers) engaged in training which is funded by the State or Commonwealth Government programs, will be made aware at the time of application acceptance of the specific funding that is provided by the Government, as well as any additional fees where applicable inclusive of co-contributions.

- All fees and charges associated with students under a training contract are based on State Government funding and fees guidelines as applicable.
- Tuition and enrolment fees are non-transferable to other students or other RTOs.

Fees and Charges

Fee Protection

RED MAKO LEARNING PTY LTD does not collect more than \$1,500 in prepaid fees (fees in advance) from participants.

The requirements that apply to prepaid fees include all fees that a Student is required to pay, including enrolment fees, tuition fees, materials fees and any other fee component that is a mandatory payment for the course.

Course Fees

Indicative fees for all courses provided by RED MAKO LEARNING PTY LTD are published on the website. For up to date fees visit <https://redmako.com.au/policies-fees-and-forms/>

The student's enrolment will be delayed if RED MAKO LEARNING PTY LTD has not received contribution towards course fees prior to commencement of the course. As prescribed in the student's fee schedule and/or enrolment form.

The course fee does not include any incidental fees as listed below in the incidental fee schedule.

Incidental Fee Schedule

Fees and charges are subject to change without notice. Please note that the fees set out below are non-refundable.

FEE TYPE	AMOUNT	APPLIED
Administration Fee	\$250	Administration fee applies if a student withdraws from a course, and will be deducted from any approved refund. (Please note this fee does not apply to subsidised training).
Testamur and Statement of Attainment re-issue fee	\$50	Re-Printing of Certificates (Testamur) AND Statement Of Attainment
Study Duration Extension Fee (See Course Duration Extension Policy for further details.)	\$200	4 weeks
	\$300	8 weeks
	\$550	12 weeks
Transfer to Next Intake Date	\$550	Fee For Service Course

Deferral fee	\$100	Upon request of deferral (Enrolment Amendment Request Form)
Statement of Attainment Fee	\$20	Issue of statement of attainment whilst continuing to study.

*Course fees may change at any time due to additional services being offered or promotional specials. Students are not entitled to a refund as a result of varying special prices.

Fee Method of Collection

Fees and Charges will be accepted by the following payment methods;

- **CREDIT CARD** - Telephone payment may be utilised for credit card payments with verbal confirmation and recorded authorization. Alternatively, credit card payment details may be recorded on the enrolment form.
- See [Privacy Policy](#)
- **PAYRIGHT** – Eligible students may make payment through this 3rd party loan and repayments platform. PAYRIGHT policies, procedures, terms and conditions are made available prior to enrolment. <https://payright.com.au/terms-and-conditions/>
- **DIRECT DEBIT** – payment details may be recorded on the enrolment form. Students may select payment in one or multiple payments. RED MAKO LEARNING PTY LTD utilises **PAYWAY**. PAYWAY policies, procedures, terms and conditions are made available prior to enrolment. https://www.payway.com.au/downloads/WBC/PayWay_Terms_and_Conditions.pdf
- **BANK DEPOSIT** - see bank details below;
 - REDMAKO LEARNING PTY LTD
 - BSB 034058
 - ACC 314032

Payment arrangements

Fee Protection

RED MAKO LEARNING PTY LTD does not collect more than \$1,500 in prepaid fees (fees in advance) from participants.

The requirements that apply to prepaid fees include all fees that a Student is required to pay, including enrolment fees, tuition fees, materials fees and any other fee component that is a mandatory payment for the course.

- Irrespective of the availability and receipt of government subsidies by an employer, school, or student, it is a requirement of RED MAKO LEARNING PTY LTD that where tuition fees, administrative charges or other charges are applicable, these must be paid by the specified due dates on the tax invoice and paid in Australian dollars.

Failure to make payments within the required timeframe may result in any of the following escalations:

- Failure to make consistent payments may result in escalation to Payment Breach Warning Notices (7 days to remedy) and subsequently a Payment Breach Notice (14 days to remedy).
- Failure to remedy Payment Breach Notice may incur the requirement of immediate full outstanding debt (all outstanding course fee payments due)
- Continued escalation may result in referral to debt collection proceedings.
- Payment conditions will be applied in 12-month tranches (portions)
- For course duration longer than 12 months, breach actions will apply to the current tranche only

Debt recovery

Fair and adequate recovery procedures are in place to manage the collection and recovery of monies.

- If the Customer defaults in the payment of the monies due, then all monies due to RED MAKO LEARNING PTY LTD shall immediately become due and payable and shall be paid by the Customer within 7 days of the date of demand.
- RED MAKO LEARNING PTY LTD is entitled to charge interest on all amounts not paid by the due date for payment and the Customer undertakes to pay any interest charged on unpaid amounts. Such interest shall be calculated on a daily basis from the due date for payment until the date RED MAKO LEARNING PTY LTD receives payment at a rate up to but not exceeding 2% per month. Any expenses, costs or disbursements incurred by RED MAKO LEARNING PTY LTD in recovering any outstanding monies including debt collection agency fees, other mercantile agency fees and/or solicitor's costs will be paid by the Customer provided that those fees do not exceed the scale charges as charged by that debt collection agency/solicitor.
- RED MAKO LEARNING PTY LTD shall be entitled without notice to terminate any credit arrangement with the Customer in the event of the Customer defaulting on any of these Terms of Trading.

Provision of Appropriate Invoice and Receipt of Payment

RED MAKO LEARNING PTY LTD will issue Invoices for all payments clearly listing;

- Name/s of apprentice or trainee or student
- Date of Invoice
- Qualification or Specific units of competency
- Rate of student contribution fees
- GST amount has been excluded
- total amount of student contribution fees

RED MAKO LEARNING PTY LTD will issue receipt of student contribution fees promptly for all payments received clearly listing;

- Name/s of apprentice or trainee or student
- Date of receipt generated
- Invoice number against which payment has been reconciled.

Fee Exemption

Students who meet eligibility requirements under [Department of Employment, Small Business and Training \(DESBT\) subsidised training and incentives](#) for fee exemption/concession will be invoiced accordingly.

- This may include/apply to:
- Health Care and Concession Card Holders
- Aboriginal or Torres Strait Islander applicants
- Fee Free Training for Year 12 Graduates
- Or any other eligible exemptions or concessions.

Relevant Legislation:

- **Work Health and Safety Act 2011** - The Work Health and Safety Act 2011 provides a framework for managing health and safety risks in Australian workplaces. The objective of the Act is to prevent fatalities, injuries and illness caused by a workplace, by workplace activities or by a specified high-risk plant - this is achieved by preventing or minimising exposure to risk. All organisations must comply with this Act, regardless of the types of services and/or products they provide or sell. For more information visit: <https://www.legislation.gov.au/Details/C2018C00293>
- **Industrial Relations Act 1988** - The principal objective of the Industrial Relations Act 1988 is the provision of a framework for industrial relations that supports economic prosperity and social justice. For more information visit: <https://www.legislation.gov.au/Details/C2004C00497>
- **Privacy Act 1988** - The Privacy Act 1988 makes provisions to protect the privacy of individuals, and for related purposes. It should be noted, however, that the Federal Privacy Act does not regulate state or territory agencies (except for the ACT). For information on privacy regulations in other states and territories, visit: <https://www.legislation.gov.au/Details/C2019C00025>
- **Copyright Act 1968** - The Copyright Act 1968 is an Act relating to Copyright and the protection of certain performances, and for other purposes. For more information regarding the Copyright Act 1968, go to <https://www.legislation.gov.au/Details/C2019C00042>
- **National Vocational Education and Training Regulator Act 2011** - This Act was introduced in 2011 to establish a consistent registration and accreditation framework for Vocational Education and Training, by applying nationally agreed standards. For more information visit: <https://www.legislation.gov.au/Details/C2017C00245>
- **Equal Opportunity Queensland Anti-Discrimination Act 1991** - The objective of Equal Opportunity legislation is to encourage the identification and elimination of discrimination, sexual harassment and victimisation and their causes, and to promote and facilitate the progressive realisation of equality. For more information go to: <https://www.legislation.qld.gov.au/view/pdf/2017-06-05/act-1991-085>
- **Australian Consumer Law (ACL) 2011** - Australian Consumer Law (ACL) 2011 aims to provide an equitable, competitive, informed and safe market place. It makes provisions in respect to certain unfair or undesirable trade practices and aims at regulating the supply of goods and services. For more information visit: <http://www.consumerlaw.gov.au/resources-and-guides>

- **Competition and Consumer Act (CCA) 2010** - The object of the Competition and Consumer Act (CCA) 2010 is to enhance the welfare of Australians through the promotion of competition and fair trading, and through a provision for consumer protection. For more information visit: <https://www.legislation.gov.au/Details/C2011C00003>

Related standards

Standards for Registered Training Organisations (RTOs) 2015 – Clauses 4.1, 5.2, 5.3,6, 7.3, 8.5,8.6

Supporting Documents

RED MAKO LEARNING PTY LTD documentation accessible through [Redmako's policies page](#) which supports the implementation of this policy includes:

- Enrolment Amendment Policy
- Enrolment Amendment Form
- Refund Policy
- Refund Request Form
- Study Duration Extension Policy
- Study Duration Extension Request Form

Version controller

Date	Notes	Version number
01/03/2019	Updated the document to reflect current practice	V.3.0
23/06/2022	Updated the document to reflect current practice and added version controller	V.3.5