



## REFUND POLICY

The purpose of this policy is to inform all staff of Jigsaw Training Group and students of the process by which a tuition refund may be granted, under what circumstances and to what extent.

The policy applies to all students who pay a fee for training to Jigsaw Training Group.

### Policy Statement

In accordance with the Standards for Registered Training Organisations 2015, and in line with any funding contracts held by the RTO's, due consideration will be provided to all students in relation to the issuing of a refund.

### Policy Principles

Course refunds will be considered under the following circumstances:

#### RTO Initiated Change

Where we have changed a program date, time, location or other changes not listed here and the student is unable to complete their program under the new format, a full or partial refund will be offered.

The amount of refund will be subject to the amount of training already completed by the student.

The refund will be paid directly to the nominated bank account of the person/organisation who paid the initial invoice.

Course refunds will not be considered under the following circumstances:

#### Student Initiated Withdrawal

No refund will be provided once a student has enrolled and commenced their training. For the purposes of this policy, the term "commenced their training" is the date the student was sent an email or letter confirming their enrolment into a program.

Specifically, refunds will not be issued under the following circumstances:

- Student changes their mind or does not need to do the course any longer
- Students employment, personal or financial status changes
- Student has commenced training
- Student decides course is "too difficult"
- Student is terminated from course. This may include non-submission of work, behavioural issues or academic misconduct.

#### Instalment Payments

If a student is paying their course fee via instalments, no refunds will be issued on payments already received. The balance of the course fee will be voided.



Refunds will only be considered where it is required by state or federal law.

## Funded Training

If a student has been funded under a State Contract whereby they have contributed to payment towards their training, we will abide by the prescribed refund policies set out in any signed contract and as detailed below. If there is no guidance regarding refunds in the contract, the pre-existing Refund Policy will be applied.

Jigsaw Training Group offers funding through its contracts with the Department of Education, Small Business and Training and Construction Skills Queensland.

## Procedure

Any student enquiring about a refund request (by phone and/or email) will be emailed the Refund Request Form by Administration.

Students must forward the completed and signed form to the Administration Head Office by email to [enquiries@jcg.edu.au](mailto:enquiries@jcg.edu.au) or by post to P.O. Box 10362, Southport Qld 4215. Once the Refund Request Form is received by the Student Services Department, the following steps will be carried out internally:

Administration will acknowledge receipt of the Refund Request Form by emailing the student. A file note will be made against the student's account in the student management system regarding the receipt date of the form.

A copy of the Refund Request Form will be saved into the student's folder in the student management system.

Administration will record all details of the refund request in the Refund Register. The following details will be noted:

- the student's full name
- receipt date of the Refund Request Form
- the nature of the refund
- the outcome and/or solution offered
- the student's response to the outcome and/or solution offered (if applicable)

The Refund Request Form will be forwarded to the General Manager or delegate for review. The General Manager will advise Administration the refund decision with 20 business days and the student will be advised by Administration of the decision.

If a full or partial refund is approved – the refund request will be forwarded to accounts for remittance in the student account.

The student should expect to receive the refund amount within 14 business days from the approval date.



## **Our Guarantee to Clients**

If for any reason Jigsaw Training Group is unable to fulfil its service agreement with a student, Jigsaw Training Group must issue a full refund for any services not provided. The basis for determining “services not provided” is to be based on the units of competency completed by the student and which can be issued in a statement of attainment at the time the service is terminated.

## **Limiting fees being paid in advance**

Jigsaw Training Group acknowledges that it has a responsibility under the Standards for Registered Training Organisations to limit the fees paid by students in advance of their training and assessment services being delivered. To meet our responsibilities Jigsaw Training Group may accept payment of no more than \$1,500 from each student prior to the commencement of the course. This requirement applies regardless of the payment for the fees are being made directly or through a third party.

Following the course commencement, Jigsaw Training Group may require payment of additional fees in scheduled payments in advance from the student but only such that at any given time, the total amount required to be paid in advance does not exceed \$1,500.

## **Miscellaneous Charges**

Jigsaw Training Group will levy some miscellaneous charges for services. These may include:

- Re-issuing a certificate after it has been initially issued to a student.
- Replacing issued learning materials which the student has lost or damaged
- Re-assessment services
- Photocopy fee

These miscellaneous charges are to be clearly specified in Jigsaw Training Group 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.

## **Student complaints about fees or refunds**

Students who are unhappy with Jigsaw Training Group arrangements for the collection and refunding of tuition fees are entitled to lodge a complaint. This should occur in accordance with Jigsaw Training Group complaints processes.



## Funded Training Contracts

If a student has been funded under a State Contract whereby they have contributed to payment towards their training, Jigsaw Training Group will abide by the prescribed refund policies set out in any signed contract between Jigsaw Training Group and the State Department and as detailed below. If there is no guidance regarding refunds in the contract, the Jigsaw Training Group Refund Policy will be applied.

### **Queensland Department of Education, Small Business and Training (Certificate 3 Guarantee Program)**

As per the Jigsaw Training Group Refund Policy