

Fees, Charges and Refunds

Pinnacle Institute of Education is entitled to charge fees for services provided to students undertaking training and assessment that leads to a nationally recognised outcome. These charges are generally for items such as course materials, text books, student services and training and assessment services.

Fees payable

Fees are payable when a student is enrolled. The initial fee payment must be made prior to commencing training or within five (5) business days of receiving an invoice from Pinnacle Institute of Education. Pinnacle Institute of Education may discontinue training if either the initial fee or subsequent fees are not paid in accordance with the agreed fee schedule. The current fees and charges for Pinnacle Institute of Education are published within the current schedule of fees and charges.

Schedule of Fees and Charges

The Chief Executive Officer is responsible for approving Pinnacle Institute of Education Schedule of Fees and Charges. The schedule of fees and charges is to include the following information:

- the total amount of all fees including course fees, administration fees, material fees and any other charges for enrolling in a training program;
- payment terms, including the timing and amount of fees to be paid and any non-refundable deposit/administration fee;
- the nature of the guarantee given by Pinnacle Institute of Education to honour its commitment to deliver services and complete the training and/or assessment once the student has commenced study;
- any discounts, fee reductions or exemptions available for multiple enrolments, concession card holders, continuing students, group bookings etc;
- the fees and charges for additional services, including such items as 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 and assessment; and

- Pinnacle Institute of Education refund policy.

Replacement of text and training workbooks

Students who require replacement of issued text or training workbooks in hard copy will be liable for additional charges to cover the cost of replacement. Where a student has purchased a text or training workbook and subsequently cancels his or her enrolment, Pinnacle Institute of Education will not refund monies for the text unless a written request for a refund is received and we are satisfied that the text is in as-new condition. For a full list of replacement charges please refer to Pinnacle Institute of Education Schedule of Fees and Charges.

Giving notice of enrolment cancellation

A student who wishes to cancel their enrolment must give notice in writing. This may be via email or letter. Pinnacle Institute of Education staff who are approached with initial notice of cancellation are to ensure the student understands their rights with regards to the refunding of tuition fees. The student is also to be advised of other options such as suspending the enrolment and re-commencing in another scheduled training program.

Students who give written notice to cancel their enrolment and who are eligible for a refund are to be provided with a Refund Request Form. Students' who may not be eligible but are requesting a refund should also be provided with the Refund Request Form so the request can be properly considered by the Chief Executive Officer.

Refunds and statutory cooling off period

The following refund policy will apply:

- Students, who give notice to cancel their enrolment ten (10) business days or more prior to the commencement of a program, will be entitled to a full refund of fees paid. This policy complies with the Australian Consumer Law required statutory cooling off period for the sale of goods and services. It is a requirement under the Standards for Registered Training Organisations that an RTO must allow the minimum statutory cooling off period applicable for the jurisdiction in which they operate. Australian Consumer Law introduced in 2010 has made this consumer protection consistent in all States and Territories.

- Students who give notice to cancel their enrolment between 10 (ten) and five (5) business days prior to commencement of a program will be entitled to a 75% refund of fees paid. If notice of cancellation is given within 5 (five) and one (1) business day prior to commencement of a program, a student will be entitled to a 50% refund of fees paid. The amount retained (25%) by Pinnacle Institute of Education is required to cover the costs of staff and resources which will have already been committed based on the student's initial intention to undertake the training and the opportunity cost of a vacant seat in a program.
- Students who cancel their enrolment after a training program has commenced will not be entitled to a refund of any fees paid in advance. An exception to this policy is where Pinnacle Institute of Education fails to fulfil its service agreement and fees are refunded under our guarantee to clients.

Discretion may be exercised by the Chief Executive Officer in all situations, if the student can demonstrate that extenuating or significant personal circumstance led to their withdrawal. In these cases, the student should be offered a full credit toward the tuition fee in another scheduled program in-lieu of a refund. The Chief Executive Officer may also authorise a refund of tuition fees if the circumstances require it.

Where refunds are approved, the refund payment must be paid to the student within ten (10) business days from the time the student gave written notice to cancel their enrolment. Tuition refunds are to be paid via electronic funds transfer using the authorised bank account nominated by the student on the Refund Request Form.

Our Guarantee to Clients

If for any reason Pinnacle Institute of Education is unable to fulfil its service agreement with a student, Pinnacle Institute of Education 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

Pinnacle Institute of Education 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 Pinnacle Institute of Education may accept payment of no more than \$1,500 from each student prior to the commencement of the course. This requirement applies regardless of whether the payment for the fees is being made directly or through a third party.

Following the course commencement, Pinnacle Institute of Education may require payments of additional fees in scheduled payments in advance from the student but only such that at any given time, the amount required to be paid in advance is consistent with the portion of training being delivered.

Payment of GST

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 normal services offered in a course. Please refer to Pinnacle Institute of Education schedule of fees and charges for details of what GST is and is not applied to.

Miscellaneous Charges

Pinnacle Institute of Education 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
- Rescheduling fee

These miscellaneous charges are to be clearly specified in Pinnacle Institute of Education's 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 Pinnacle Institute of Education's arrangements for the collection and refunding of tuition fees are entitled to lodge a complaint. This should occur in accordance with Pinnacle Institute of Education complaints policy and procedure.