

CAMDEN HAVEN COMMUNITY COLLEGE INC

PO Box 301 Laurieton NSW 2443

Phone: (02) 6559 6699

Email: chcc@chace.org.au



Fees, Refunds and Fee Protection Policy and Procedure

Related Standards: Standards for RTOs 2025, Smart and Skilled Contract Requirements, ASQA Fee Protection

Purpose

Camden Haven Community College Inc. (CHCC) is committed to transparent, fair and compliant management of student fees, refunds and fee protection arrangements.

This policy establishes the principles and procedures for:

- collection and management of student fees
- Smart and Skilled fee administration
- fee-for-service training arrangements
- refunds and withdrawals
- fee protection mechanisms
- concessions, exemptions and fee-free arrangements
- evidence collection and verification
- payment plans and debt recovery
- protection of prepaid fees.

CHCC will comply with:

- Standards for Registered Training Organisations (RTOs)
- NSW Smart and Skilled Fee Administration Policy
- Smart and Skilled Operating Guidelines
- Smart and Skilled Contract Terms and Conditions
- applicable consumer protection legislation
- Australian Consumer Law
- ASQA learner protection and fee protection requirements.

Where Smart and Skilled requirements differ from general CHCC fee arrangements, Smart and Skilled requirements take precedence.

Scope

This policy applies to:

- all CHCC staff involved in enrolment, administration, finance or training delivery
- all students enrolled in accredited or non-accredited training
- all Smart and Skilled subsidised students
- all fee-for-service students
- employers or third parties paying fees on behalf of students.

Principles

CHCC will ensure:

- all fees and charges are disclosed prior to enrolment
- students are informed of payment arrangements and refund conditions
- fees are applied consistently and fairly
- fee concessions and exemptions are applied correctly
- students are not charged prohibited fees under Smart and Skilled

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- refunds are processed promptly and transparently
- prepaid fees are protected
- accurate financial and evidence records are maintained
- students have access to complaints and appeals processes.

Legislative and Contractual Framework

CHCC manages fees and refunds in accordance with:

National Requirements

- Standards for Registered Training Organisations (RTOs)
- Australian Consumer Law
- ASQA learner protection and fee protection requirements
- VET Student Loans requirements (where applicable)

NSW Smart and Skilled Requirements

- Smart and Skilled Fee Administration Policy
- Smart and Skilled Operating Guidelines
- Smart and Skilled Student Eligibility Policy
- Smart and Skilled Contract Terms and Conditions
- NSW Skills List
- Schedule of Prices and Fees.

Fee Categories

Smart and Skilled Students

Smart and Skilled students may be eligible for:

- First Qualification fees
- Subsequent Qualification fees
- concession fees
- fee exemptions
- fee-free scholarships
- fee-free apprenticeships and traineeships
- NSW Fee Free arrangements.

Eligibility and fees are determined using the Smart and Skilled Provider Calculator and applicable NSW Government policies.

CHCC will only charge the fee determined through Smart and Skilled processes.

ACE & NSA funded Students

ACE and NSA funded students receive fee free training under the College's ACE and NSA contracts. Students must meet the eligibility requirements of the programs.

Fee-for-Service Students

Fee-for-service students are students who are not eligible for government subsidised training or who undertake training outside subsidised programs.

Fee-for-service charges may include:

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- tuition fees
- materials fees
- optional equipment costs
- employer-funded training arrangements.

All fee-for-service charges will be disclosed prior to enrolment.

Additional Charges

CHCC may charge additional fees only where permitted under Smart and Skilled or general fee-for-service arrangements. No additional charges can be applied to ACE and NSA students.

Students will be advised prior to enrolment of:

- optional equipment costs
- textbooks
- field trip costs
- optional resources
- replacement certificates.

CHCC will not charge prohibited Smart and Skilled costs including:

- essential learner resources
- mandatory training materials
- prohibited licensing costs included in qualification pricing.

Payment Arrangements

CHCC may offer:

- upfront payment
- instalment plans
- employer invoicing
- third-party payment arrangements.

Students will be advised of:

- fee amounts
- payment due dates
- payment schedules
- consequences of unpaid fees.

All fees must generally be paid prior to completion of training unless alternative arrangements are approved.

Fee Protection

CHCC protects prepaid student fees through:

- sound financial management practices
- monitoring of financial viability
- maintaining sufficient operational reserves
- limiting prepaid fees
- payment plans where appropriate
- separate accounting arrangements for prepaid fees.

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CHCC will not collect more than \$1,500 in prepaid fees from an individual learner unless compliant fee protection arrangements are in place.

Where CHCC is unable to deliver training, students will be offered:

- a refund, or
- transfer to another suitable provider where available.

Smart and Skilled Evidence Requirements

CHCC will:

- collect and verify evidence of eligibility where required
- maintain records of evidence sighted
- record staff member name, date and evidence type sighted
- protect student privacy and confidentiality.

Evidence may include:

- concession cards
- Centrelink documentation
- visa documentation
- disability evidence
- Aboriginal or Torres Strait Islander self-identification
- out-of-home care evidence
- domestic and family violence evidence.

Fee Exemptions, Concessions and Waivers

CHCC will apply Smart and Skilled fee exemptions, concessions, scholarships and waivers in accordance with the current NSW Smart and Skilled Fee Administration Policy hierarchy.

Students must provide required evidence within required timeframes.

Where a student becomes eligible for a concession or exemption after enrolment, CHCC will reassess fees in accordance with Smart and Skilled requirements.

Credit Transfer (CT) and Recognition of Prior Learning (RPL)

CHCC will:

- inform students of CT and RPL opportunities
- assess applications fairly and consistently
- adjust fees where required under Smart and Skilled rules
- issue refunds or revised invoices where applicable.

Students may be required to provide:

- academic transcripts
- Statements of Attainment
- USI transcripts
- certified copies of qualifications.

Withdrawals and Discontinuations

Withdrawal Without Penalty - Students may withdraw without penalty up to five working days prior to commencement unless otherwise specified in writing.

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Withdrawal After Commencement - Where students withdraw after commencement:

- refunds may be partial or unavailable depending on circumstances
- Smart and Skilled requirements will apply for subsidised students
- students will receive a statement of fees paid and refunded.

Extenuating Circumstances - CHCC may consider refunds or alternative arrangements in circumstances including:

- illness
- hardship
- provider cancellation
- provider inability to continue delivery
- compassionate circumstances.

Student Inactivity - Where prolonged inactivity occurs, CHCC will:

- attempt to contact the student
- provide opportunity for re-engagement
- notify the student prior to withdrawal
- retain evidence of communication attempts.

Refunds

Provider Cancellation - Students are entitled to a full refund where CHCC cancels training prior to commencement.

Student Withdrawal - Refunds for student withdrawal will be assessed according to:

- timing of withdrawal
- training already delivered
- Smart and Skilled obligations
- individual circumstances.

CT/RPL Adjustments - Where CT or RPL is granted after enrolment and fee adjustments are required, CHCC will:

- recalculate applicable fees
- issue revised invoices or refunds where required.

Provider Default - Where CHCC cannot continue delivery:

- students may receive refunds
- students may be supported to transfer to another provider.

Refund Method - Refunds will normally be paid:

- by EFT, or
- by reversal to original payment method.

Refunds will generally be processed within 14 business days.

Student Transfers

Where students transfer between Smart and Skilled providers:

- CHCC will apply CT where appropriate
- fees will be recalculated in accordance with Smart and Skilled requirements
- relevant documentation will be requested.

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Recovery of Outstanding Fees

CHCC may:

- issue reminders
- establish payment plans
- withhold further enrolment where permitted
- pursue debt recovery processes where appropriate.

Any action taken will comply with applicable legislation and regulatory requirements.

Certification

Certification will be issued in accordance with:

- Standards for RTOs
- Smart and Skilled requirements
- any lawful fee arrangements.

Complaints and Appeals

Students who are dissatisfied with fee decisions, refunds or related matters may access CHCC's Complaints and Appeals Policy.

Access to Policies

This policy will be:

- publicly available
- provided or accessible prior to enrolment
- reviewed annually or where legislative or contractual changes occur.

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STAFF COMPLIANCE CHECKLIST

Smart and Skilled and Fee Administration

Pre-Enrolment

- ☐ Provide student with fee information prior to enrolment
- ☐ Provide refund information prior to enrolment
- ☐ Explain payment schedule
- ☐ Advise of any additional costs
- ☐ Provide access to this policy
- ☐ Confirm Smart and Skilled eligibility where applicable
- ☐ Complete Notification of Enrolment process
- ☐ Confirm fee amount using Provider Calculator

Evidence Verification

- ☐ Sight required evidence
- ☐ Record evidence type sighted
- ☐ Record date sighted
- ☐ Record staff member name
- ☐ Store evidence securely
- ☐ Apply correct concession/exemption hierarchy
- ☐ Confirm waivers correctly applied

CT/RPL

- ☐ Inform student of CT/RPL opportunities
- ☐ Obtain transcript/testamur/USI evidence
- ☐ Assess CT/RPL application
- ☐ Adjust fee where applicable
- ☐ Issue revised invoice/refund if required

Payment Management

- ☐ Issue invoice or payment plan
- ☐ Ensure prepaid fees do not exceed limits
- ☐ Maintain payment records
- ☐ Follow up overdue fees

Withdrawals and Refunds

- ☐ Record withdrawal date
- ☐ Assess refund eligibility
- ☐ Provide statement of fees

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- ☐ Process refund within timeframe
- ☐ Record refund action

Student Transfers

- ☐ Obtain Statement of Attainment
- ☐ Obtain training plan where required
- ☐ Recalculate fee using CT rules
- ☐ Retain transfer documentation

Certification

- ☐ Confirm competency achieved
- ☐ Confirm fee arrangements completed
- ☐ Issue certification in accordance with Standards for RTOs

Recordkeeping

- ☐ Maintain evidence records
- ☐ Maintain refund records
- ☐ Maintain payment records
- ☐ Maintain CT/RPL documentation
- ☐ Maintain communication records
- ☐ Retain records according to retention requirements

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