

## Refund Policy

<b>Policy Number:</b> REF-001-POL	<b>Version:</b> 4.0
<b>Date Approved:</b> 01/06/2026	<b>Next Review Date:</b> 01/06/2027
<b>Document Owner:</b> Operations Manager	<b>Jurisdictions:</b> ACT, NSW, QLD, TAS and WA

### 1. Purpose

This policy aims to ensure NECA Training:

- maintains fair, transparent, and timely refund practices for all students and clients;
- establishes clear principles, responsibilities, and organisational arrangements governing refunds of fees;
- complies with refund obligations under the Outcome Standards, Compliance Standards, the Australian Consumer Law, and applicable state-based funding contracts; and
- discloses refund arrangements to prospective students before enrolment.

### 2. Scope

This policy applies to all refunds of fees paid to NECA Training in relation to training and assessment, including qualifications, skill sets, units of competency, accredited short courses, non-accredited courses, and recognition of prior learning services. It applies to all NECA Training students, clients, employees, trainers, assessors, and contractors across all jurisdictions in which NECA Training operates.

### 3. Responsibilities

#### 3.1 Operations Manager

Document owner. Accountable for the effective operation of the refund framework, for refund decisions, and for the exercise of any discretion under Section 4.3.

#### 3.2 Chief Executive Officer

Accountable for NECA Training's compliance with refund obligations under the Outcome Standards, Compliance Standards, Australian Consumer Law, and applicable state-based funding contracts. Acts as appeal reviewer under GCA-001-PRO.

#### 3.3 LSCC Manager

Accountable for the compliance of this policy with the Outcome Standards, Compliance Standards, and applicable state-based funding contract obligations, and for mandatory compliance review of Cluster 7 state-funded documents that reference this policy under Rule 2B of the Company Structure Reference.

#### 3.4 Administrative Support

Accountable for the operational refund processing functions delegated by the Operations Manager.

#### 3.5 Finance Manager

Accountable for refund payment processing through NECA Training's financial management system and for the Schedule of Fees. Does not determine refund eligibility.

## 3.6 Staff, Trainers, Assessors, and Contractors

Accountable for acting in accordance with this policy and for directing refund inquiries to the correct channel.

## 3.7 Students and Clients

Responsible for familiarising themselves with the refund arrangements before enrolment and for providing accurate information in support of any refund application.

## 4. Policy

NECA Training is committed to maintaining a fair and reasonable refund framework that protects student and client rights and reflects NECA Training's obligations as a registered training organisation.

NECA Training will:

- refund fees where training and assessment services have not been delivered, in accordance with the principles set out in this policy;
- protect prepaid fees in excess of the Threshold Prepaid Fee Amount as required;
- comply with state-based funding contract refund obligations, including the NSW Smart and Skilled Fee Administration Policy, the ACT Standards Compliance Guide, and the Queensland SAS Framework;
- meet its obligations under the Australian Consumer Law, including consumer guarantees applicable to the supply of services;
- disclose refund arrangements to prospective students before enrolment through the Student Handbook, the NECA Training website, and the enrolment form;
- apply the refund framework consistently and without discrimination, having regard to individual circumstances including where special circumstances beyond the student's control are raised; and
- preserve the right of any student or client to appeal a refund decision under the Grievances, Complaints and Appeals Policy (GCA-001-POL).

### 4.1 Entitlement

A refund may be payable where training and assessment services have not been delivered, where NECA Training cancels a scheduled course, where a student has been incorrectly charged or has overpaid, where special circumstances beyond the student's control are recognised under Section 4.3, or where a refund is required by an applicable state-based funding contract, the Australian Consumer Law, or a specific term of an individual training contract.

### 4.2 Limits

Refunds are not generally payable once a fee-for-service student has commenced a course or unit of competency, where the student fails to attend without prior written notification, or for resources or services already supplied (including recognition of prior learning services). These limits are subject to the Australian Consumer Law, any state-based funding contract requirement, and Section 4.3. NECA Training does not accept liability for any loss or damage suffered by a student in the event of withdrawal from a course.

### 4.3 Special Circumstances

Where a student raises circumstances beyond their control that prevent or have prevented continuing in training, the Operations Manager may exercise discretion to determine a refund outcome outside the strict application of the standard rules. The reasons for any discretionary outcome are recorded in writing. The term Special Circumstances has the same meaning as in WDR-001-POL.

## 4.4 Non-Refund Events

Course transfers and participant substitutions are not refund events and are managed under enrolment procedures.

## 4.5 Initiation of Refunds

Where the entitlement is clear and not dependent on information held only by the student or client (for example, NECA Training cancels a scheduled course, an enrolled student fails to commence, or NECA Training identifies an incorrect charge or overpayment through its own records), the refund is initiated by NECA Training without requiring a written request. Where the entitlement turns on information from the student or client (for example, a voluntary withdrawal, a special circumstances claim, or a disputed amount), a written request is the trigger. Operational pathways are set out in REF-001-PRO.

## 4.6 Fee Transparency and Pre-Enrolment Disclosure

NECA Training discloses refund arrangements to prospective students before enrolment. Outcome Standard 2.1 requires that students have access to clear and accurate information about all fees, costs, charges, payment terms, and refund policies before enrolment or before any fees are paid. Compliance Standards sections 7 and 8 support this by requiring that marketing and advertising materials accurately represent services and financial support arrangements, and by prohibiting misleading guarantees and inducements. Refund information is published through the Student Handbook (SHB-001-HBK), the NECA Training website, the Enrolment Form (ENR-001-FRM-001), and the Schedule of Fees. For QLD SAS-funded students, the total co-contribution fee (concessional and non-concessional) for each approved qualification or skill set is published on the NECA Training website as required by Performance Standard 1 of the QLD SAS Policy 2025-2028.

## 4.7 State-Based Refund Obligations

Where a student is enrolled under a state government funding contract (the NSW Smart and Skilled Fee Administration Policy, the ACT apprenticeship framework, or the QLD Skills Assure Supplier Policy 2025-2028), the refund rules of that contract take precedence over this policy and are implemented through the State Funded Training procedures (SFT-001-PRO, SFT-002-PRO, SFT-003-PRO). All NECA Training delivery in Tasmania and Western Australia is fee-for-service and is governed by this policy and the Australian Consumer Law.

## 4.8 Prepaid Fee Protection

Where NECA Training receives prepaid fees in excess of the Threshold Prepaid Fee Amount, NECA Training will implement the prepaid fee protection arrangements required by section 18 of the Compliance Standards. Prepaid fee protection is established and maintained under PFP-001-POL; the interaction with refund processing is set out in REF-001-PRO.

## 4.9 Refund Disputes

A student or client dissatisfied with a refund decision has the right to lodge an appeal under the Grievances, Complaints and Appeals Policy (GCA-001-POL). The appeal process is set out in GCA-001-PRO.

## 4.10 Records Management

NECA Training maintains complete, accurate, and accessible records of all refund applications, assessments, decisions, and payments, in accordance with the Records Management Policy (RMS-001-POL), the Retention Schedule (RMS-001-REG-001), and REF-001-PRO.

## 4.11 Continuous Improvement

NECA Training applies its continuous improvement framework to refund outcomes, consistent with Outcome Standard 4.4 and CIP-001-POL. Refund pattern monitoring and continuous improvement actions are managed under REF-001-PRO.

This policy is reviewed annually, or earlier if triggered by a legislative change, a regulatory update, a material change to a state-based funding contract, or a finding from an internal or external audit.

## 4.12 Access and Equity

NECA Training is committed to ensuring that refund arrangements are equitable and accessible to all students and clients, regardless of background, ability, or circumstance. Refund information is made available in plain language and in alternative formats on request. Reasonable support is provided to students who require assistance to complete a refund application, including through the Student Support Policy (SUP-001-POL). Individual circumstances, including hardship and the special circumstances provision in Section 4.3, are considered when assessing refund applications. Refund decisions do not unlawfully discriminate against any student or client, consistent with the Access, Equity and Anti-Discrimination Policy (AEA-001-POL) and applicable Commonwealth, state, and territory anti-discrimination legislation.

## 5. Legislative Framework

The following Commonwealth, state, and territory legislation and regulatory instruments are relevant to this policy. This list is not exhaustive.

Jurisdiction	Legislation / Instrument	Relevance
Commonwealth (Instrument)	Outcome Standards for NVR Registered Training Organisations Instrument 2025 (F2025L00354)	Outcome Standard 2.1 (pre-enrolment information including fees and refunds); 2.7 and 2.8 (complaints and appeals from refund decisions); 4.4 (continuous improvement).
Commonwealth (Instrument)	Compliance Standards for NVR Registered Training Organisations Instrument 2025 (F2025L00355)	Section 18 (\$1,500 prepaid fee threshold and protection measures); section 7 (marketing and advertising must accurately represent services and financial support arrangements); section 8 (prohibition on guarantees and inducements); section 10 (records retention).
Commonwealth	National Vocational Education and Training Regulator Act 2011 (C25, 14 Oct 2024)	Establishes ASQA and the RTO registration framework under which NECA Training operates.
Commonwealth	Competition and Consumer Act 2010 (Cth) (C162, 1 Jan 2026), including the Australian Consumer Law (Schedule 2)	Consumer guarantees for services; prohibitions on misleading or deceptive

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		conduct; unfair contract terms provisions.
Commonwealth	Privacy Act 1988 (Cth) (C103, 10 Jun 2025) and the Australian Privacy Principles	Handling of personal and financial information in refund assessment and processing.
ACT	Training and Tertiary Education Act 2003 (ACT)	ACT VET framework.
ACT	Discrimination Act 1991 (ACT) (R50, 14 May 2024)	Anti-discrimination obligations. Cross-reference to AEA-001-POL.
NSW	Vocational Education and Training (Commonwealth Powers) Act 2010 No 131 (NSW)	NSW referral of VET powers; underpins the NSW Smart and Skilled Fee Administration Policy.
NSW	Anti-Discrimination Act 1977 No 48 (NSW)	Anti-discrimination obligations. Cross-reference to AEA-001-POL.
QLD	Vocational Education and Training (Commonwealth Powers) Act 2012 (QLD)	QLD referral of VET powers.
QLD	Further Education and Training Act 2014 (QLD)	SRTO obligations for apprenticeship and traineeship delivery under the QLD SAS Framework.
QLD	Information Privacy Act 2009 (QLD)	Queensland Privacy Principles and eligible data breach obligations under the QLD SAS Agreement (cl 19).
QLD	Anti-Discrimination Act 1991 (QLD)	Anti-discrimination obligations. Cross-reference to AEA-001-POL.
TAS	Vocational Education and Training (Commonwealth Powers) Act 2011 (Tas)	Basis for ASQA jurisdiction in Tasmania.
TAS	Training and Workforce Development Act 2013 (Tas)	Primary TAS VET legislation applicable to fee-for-service delivery.
TAS	Anti-Discrimination Act 1998 (Tas)	Anti-discrimination obligations. Cross-reference to AEA-001-POL.

WA	Vocational Education and Training Act 1996 (WA)	Primary WA VET legislation applicable to fee-for-service delivery.
WA	Vocational Education and Training (General) Regulations 2009 (WA)	Subsidiary legislation under the VET Act 1996 (WA).
WA	Equal Opportunity Act 1984 (WA)	Anti-discrimination obligations. Cross-reference to AEA-001-POL.

*The currency of legislative references in this document is confirmed as at the version date recorded in the footer. Amendments to legislation are monitored through the Legislative Reference Register. For questions about this policy or legislative requirements, contact the LSCC Manager.*

## 6. Definitions

Term	Definition
<b>Australian Consumer Law (ACL)</b>	Schedule 2 to the Competition and Consumer Act 2010 (Cth), which sets out consumer guarantees for the supply of services including training and assessment services.
<b>Client</b>	An individual or organisation (including an employer, group training organisation, or third-party payer) that pays fees to NECA Training in relation to training and assessment, whether for themselves or on behalf of a student.
<b>Co-contribution Fee</b>	A student or employer fee payable in addition to a state government subsidy under the Queensland Skills Assure Supplier (SAS) Framework.
<b>Commencement</b>	The first scheduled training and assessment activity in which a student is enrolled to participate. For unit-level enrolments, commencement is the first scheduled activity in the relevant unit of competency.
<b>Fee-for-Service</b>	Training and assessment paid for directly by a student or client, without a state government funding subsidy. All NECA Training delivery in Tasmania and Western Australia is fee-for-service.
<b>Forced Withdrawal</b>	A withdrawal initiated by NECA Training rather than by the student, on any of the grounds set out in WDR-001-POL.
<b>Prepaid Fee</b>	Any fee received by NECA Training (or on its behalf) in advance of the related training and assessment service being delivered.
<b>Refund</b>	The return, in whole or in part, of fees previously paid to NECA Training by a student or client.
<b>Schedule of Fees</b>	NECA Training's published schedule of tuition fees, additional charges, payment terms, and co-contribution fee amounts by training

	product.
<b>Sliding Scale</b>	The fee-for-service refund tiers specified in Section 3 of REF-001-PRO, based on the number of days between written notification of withdrawal and the scheduled commencement date.
<b>Special Circumstances</b>	Circumstances beyond the student's control that may justify a refund outcome outside the strict application of the sliding scale. The term has the same meaning as in WDR-001-POL.
<b>Subsidised Training</b>	Training and assessment delivered under a state government funding contract (NSW Smart and Skilled, ACT Australian Apprenticeships Program, or QLD Skills Assure Supplier Framework).
<b>Threshold Prepaid Fee Amount</b>	The \$1,500 prepaid fee threshold specified in section 18 of the Compliance Standards, above which prepaid fee protection arrangements are required.
<b>Withdrawal</b>	A student's written notification that they are ceasing enrolment in a course or unit of competency before completion. Governed by WDR-001-POL.

## 7. Associated Documents and Forms

Document / Form	Reference Code
Refund Procedures	REF-001-PRO
Refund Application Form	REF-001-FRM-001
Course Cancellation Policy & Procedures	CAN-001-POL & CAN-001-PRO
Withdrawal and Deferral Policy & Procedures; Withdrawal and Deferral Request Form	WDR-001-POL & WDR-001-PRO; WDR-001-FRM-001
Enrolments Policy & Procedures; Enrolment Form	ENR-001-POL & ENR-001-PRO; ENR-001-FRM-001
Prepaid Fee Protection Policy & Procedures	PFP-001-POL & PFP-001-PRO
Consumer Protection Policy & Procedures (NSW)	CPP-001-POL & CPP-001-PRO
Grievances, Complaints and Appeals Policy & Procedures; Appeal Lodgement Form	GCA-001-POL & GCA-001-PRO; GCA-001-FRM-002
Student Disciplinary Policy & Procedures	DIS-001-POL & DIS-001-PRO
Financial Management Policy & Procedures	FIN-001-POL &

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	FIN-001-PRO
Records Management Policy & Procedures; Retention Schedule	RMS-001-POL & RMS-001-PRO; RMS-001-REG-001
Continuous Improvement Policy & Procedures	CIP-001-POL & CIP-001-PRO
Privacy and Information Management Policy	PIM-001-POL
Access, Equity and Anti-Discrimination Policy	AEA-001-POL
Student Support Policy	SUP-001-POL
State Funded Training Policy & jurisdictional procedures	SFT-001-POL; SFT-001-PRO, SFT-002-PRO, SFT-003-PRO
Student Handbook	SHB-001-HBK