

### Fees and Charges

ACES provides fee information for courses, text books and any equipment required to clients prior to enrolment, via the *Statement of Fees* (HERE).

This fee information includes:

- All fees payable to ACES, clearly describing all costs involved with the course;
- How and when fees must be paid;
- How to request a refund;
- The conditions under which a refund would be provided; and
- The student's rights as a consumer, including but not limited to any statutory cooling-off period if one applies.

ACES publishes all fees and charges on the Statement of Fees which includes but not limited to:

- Compulsory fees;
- Additional charges;
- Application process for exemptions and concessions;
- Methods of collection; and
- Refund information.

Where a student is being enrolled under any loan or part payment arrangement, the terms of the arrangement are clearly stated, including:

- Any debt that may be incurred;
- When repayment is required;
- Under what conditions; and
- Any associated fees, indexation or interest.

ACES makes all reasonable efforts to ensure students are aware of their responsibilities, obligations, and rights concerning their course and financial arrangements, including any part payment arrangements, and that they understand what they are agreeing to.

The nationally accredited Feng Shui and Building Biology courses are GST free. Prices for individual subjects and for the entire course are published on our website. Additional costs required for textbooks and equipment for each course are listed in the Statement of Fees (<u>HERE</u>).

The college does not accept upfront payment for the entire course. Payments for individual subjects can be made via credit card over the phone (1300 889 845), PayPal (4% fee) or direct deposit into the ACES bank account (contact the college for details). Students enrolling in online subjects, are required to pay the subject fee before they are provided with log-in details. Students with outstanding fees will not be provided with a Statement of Attainment or qualification until full payment is received.

Building Biology Students who choose to hire equipment from ACES to conduct Mould Testing of their own accord (as opposed to attending a field trip), will be subject to the Terms and Conditions of Hire (<u>HERE</u>) and fees outlined in the Hire Agreement Contact Form (email nicole@aces.edu.au).

Building Biology Students enrolled in the Sampling Methods subject, will be required to provide a *refundable* security deposit of \$400 to hire the equipment plus the cost of returning the equipment back to ACES and must comply with the Terms and Conditions of Hire (<u>HERE</u>).

ACES fees are designed to minimise the impact of fees and charges, through flexible payment plans, dependent on service type. ACES is committed to cost efficiency for Recognition of Prior Learning (RPL) applications (<u>HERE</u>) and will at all times seek to complete RPL applications at the same cost or lower than normal course delivery costs.



ACES ensures all fees and charges related to the provision of training services are outlined to all parties prior to enrolment. Information provided is clear, accurate and sufficient to enable an informed choice.

## **Incidental Expenses Resource Other Fees**

There may be some instances of a personal cost to a Student over and above the general course fees. These costs include:

- *Essential equipment and other items* that the Student has the choice of acquiring from ACES, or from a supplier other, that become the physical property of the Student, are retained by the Student on completion of training, and are not consumed during the training. Example: tool kit.
- An optional charge for an item that is not essential for the Student to complete the training.
- An optional charge for an *alternative form of access* to an item or service that is an essential component of the training but is otherwise made readily available at no additional fee by ACES.
- *Field trips and food, transport and accommodation costs* associated with the provision of field trips that form part of the training.
- *Any textbook* the Student requires for their course that is retained by the Student after completion of the qualification.
- Hire expense for equipment for the Mould Testing subject as per the Terms and Conditions (<u>HERE</u>).

ACES does not charge Students separate fees for goods and services that are considered an RTO's responsibility. For example, ACES does not charge fees for costs associated with enrolment, records archiving, the purchase or depreciation of equipment or general infrastructure, IT support, and access to general learning and personal support services such as mentoring, and career guidance. Separate fees are not charged for negotiating training plans or any items that will be retained by the Student as their own personal property, such as tools, protective clothing or textbooks as such items are purchased separately by the Student.

### **Fee Protection**

ACES does not collect more than \$1,495 in prepaid fees (fees in advance) for an individual subject. As such, no further fee protection arrangements are required. The requirements that apply to prepaid fees include all fees that a Student is required to pay, including enrolment fees, materials fees and any other fee component that is a mandatory payment for the course.

### **Payment Option Conditions**

Students who are unable to pay for a subject upfront, may choose to pay over several payments using a valid credit card on the following conditions:

- For a *subject valued at \$795,* a \$200 upfront deposit is required and then a weekly payment of \$65 for ten consecutive weeks. This includes a \$55 processing fee.
- For a subject valued at \$1995, a \$500 upfront deposit is required and then a weekly payment of \$160 for ten consecutive weeks. This includes a \$105 processing fee.
- Where a payment is declined, a \$20 processing fee will be charged and the student notified by text. Another transaction will be attempted the next working day.
- If a payment is missed for more than 6 days or payment is declined on more than 3 occasions, the student will be withdrawn from the subject.
- Students who withdraw from the subject who have already accessed the course materials for more than 7 days, will not be eligible to enrol into another subject or the same subject, until the entire debt has been paid.
- Students must provide a valid credit card to accept this option..
- Students must agree to these conditions and sign the '<u>Payment Agreement Form'</u>



Students are given ten weeks from the commencement of the unit to finalise payment when paying by instalment. Where approval has been given for a student to pay by instalment, ACES is responsible for the collection of outstanding fees and charges. Fair and adequate recovery procedures are in place to manage the collection and recovery of monies. Students who have fallen behind in their payments will not be enrolled in additional subjects until payment is received.

#### Refunds

From time to time a refund may be required for specific student cases. Refund information and arrangements are made available to clients prior to enrolment through:

- ACES's Student Handbook;
- ACES website; and
- Enrolment information form

### Deferring and/or Repeating a Subject

This applies to students who:

- Wish to postpone their studies to a later date
- Students who are unable to complete the assessments within the time period specified for whatever reason
- Students who were deemed NOT COMPLETE for a subject despite three attempts

Students cannot defer a subject indefinitely due to the time constraints required to qualify for the Certificate IV in Feng Shui (2 years) and Advanced Diploma of Building Biology (4 years). Students who defer a subject or need to repeat a subject, will be charged 50% of the normal full fee cost (providing they have previously paid the entire fee for that subject) of that subject regardless of their circumstance for deferring.

#### **Refunds and Withdrawals**

#### **Online subject**

Once you have received your login details, you have up to seven (7) days from the date of the email to notify the college in writing (email) why you wish to withdraw from the subject/course. Subject to the withdrawal being in line with Australian Consumer Rights for cancelling a service, you will receive a refund for the subject minus a \$150 enrolment cancellation fee (per subject). Beyond the seven days from the date of the email, no refund will be given.

Students who have only partially paid for a subject and wish to withdraw, are liable for the entire cost if they have accessed the course materials for more than 7 days.

#### Online zoom subjects:

If you wish to withdraw from a subject that involves live zoom sessions, that you have paid for and notify the college in writing, you will receive a refund under the following conditions providing you have not accessed the online materials for more than 7 days:

If three or more weeks' notice is given before a zoom class begins, a full refund will be given minus the non-refundable deposit of \$150.

If less than three weeks' notice is given before a scheduled zoom class or field trip begins, then a 50% refund applies. Fees are strictly non-refundable and non-transferable once the zoom class or field trip begins, or you have accessed the online materials for more than 7 days. Transferring the funds to another subject maybe negotiated providing the withdrawal occurs at least 7 days before the zoom class/field trip begins and will incur a \$150 transfer fee.

Students who have only partially paid for a subject and wish to withdraw, are liable for the entire cost if they have accessed the course materials for more than 7 days.



#### Withdrawals must be emailed to: nicole@aces.edu.au

### **Class Cancellation**

Field training and zoom sessions will only go ahead subject to sufficient numbers. A decision to cancel a field trip or zoom session will be determined at least one week prior to the start of the session. In this circumstance, the college will offer a full refund or the option to transfer funds to another subject/class. The college will not be responsible for the cost of cancelling flights or accommodation should a class be cancelled due to lack of numbers. Students are encouraged to take out travel insurance.

All clients have the right to appeal a refund decision made by ACES. Please refer to the Complaints and Appeals Policy (<u>HERE</u>).