

# Fees and Refund Policy

## 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 ([HERE](#)).

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 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 ([HERE](#)).

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 ([HERE](#)) and will at all times seek to complete RPL applications at the same cost or lower than normal course delivery costs.

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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: torch
- 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.

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 \$1500 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 Plan 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 \$895*, a \$250 upfront deposit is required and then a weekly payment of \$70 for ten consecutive weeks. This includes a \$55 processing fee.
- For a *subject valued at \$2,495*, a \$600 upfront deposit is required and then a weekly payment of \$200 for ten consecutive weeks. This includes a \$105 processing fee.
- Where a payment is declined, a \$25 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 'Payment Agreement Form'

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Students have 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.

## **Refund Eligibility and Withdrawals**

To qualify for a refund, students must notify ACES of their withdrawal in writing within seven (7) days of receiving their login details and accessing course materials. Once a student has accessed online learning materials for more than seven (7) days, no refund or credit transfer will apply, regardless of whether the subject includes self-paced or scheduled live Zoom sessions. This condition applies equally to all course types and delivery methods. Any withdrawal submitted within the seven-day eligibility period will incur a \$195 administration fee, deducted from the refunded amount. Requests must be submitted via email to [info@aces.edu.au](mailto:info@aces.edu.au).

Students who wish to withdraw from a subject and transfer to another, must notify the college in writing (email) within 7 days of accessing online materials. A \$195 transfer fee will be incurred.

All refunds and alternate payment arrangements must be authorised by the CEO. Approved refunds will be processed within 14 days of receipt of the written request through the original payment method.

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.

## **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.

## **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. Complete the Complaints and Appeals Policy ([HERE](#)).