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NATIONAL TRAINING PTY. LTD.



FINANCE

FEES AND CHARGES

POLICY
AND
PROCEDURE

NATIONALTRAINING.EDU.AU



**National
Training**

(03) 9013 6878

SUITE 100

1 RIVERSIDE QUAY

SOUTHBANK VIC 3006

Policy Version 1.2

Effective Date: 27 July 2026

Policy Code: F1

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Policy Statement

National Training (NT) is committed to fair, transparent and compliant financial practices that safeguard learners and support the organisation's operational sustainability. This policy outlines the principles governing the communication, invoicing and collection of student fees in accordance with the Outcome Standards for RTOs 2025 and the Competition and Consumer Act 2010 (Australian Consumer Law).

To ensure compliance and protect learners:

- No fees are collected from students prior to course commencement
- Course commencement is defined as the point at which a student is granted access to the Learning Management System (LMS), along with a welcome email, login credentials and confirmation of trainer and support services
- At the point of commencement, students are issued an invoice for the full course fee, with a standard seven-day payment term
- Students may opt to pay in full or enter into a payment plan with NT's approved third-party payment provider (including Zip, where applicable)
- All applicable payment plan fees, including establishment costs, are disclosed to the student during enrolment
- NT retains all records of invoicing, LMS access and related communications to demonstrate compliance with learner protection and audit requirements

National Training does not issue separate Statements of Fees, as all fees are clearly displayed on the website and confirmed during the online enrolment process. This approach ensures full transparency while avoiding duplication and unnecessary documentation. All refund-related matters are governed by the separate F2 Refund and Withdrawal Policy & Procedure.

Purpose

The purpose of this policy is to establish a clear and transparent framework for the communication, collection and management of course fees and associated charges at National Training.

This policy ensures that:

- Learners have access to accurate, consistent and accessible fee information prior to enrolment
- Payment processes are ethical, secure and compliant with the regulatory requirement to limit prepaid fees
- Students are offered flexible and clearly disclosed payment plan options via an approved third-party provider
- All fee-related practices reflect National Training's commitment to financial integrity, accountability and learner protection

This policy does not cover refunds, course withdrawals or special consideration applications. These are managed separately under the F2 Refund and Withdrawal Policy & Procedure.

Scope

This policy applies to all prospective and enrolled learners of National Training, as well as all staff and contractors involved in the promotion, enrolment, administration and management of course fees and associated charges.

It covers:

- The disclosure and structure of course fees prior to and during enrolment
- The administration of upfront payments and third-party payment plans
- The application of non-tuition fees and charges (e.g. reissue fees, course extensions)
- Compliance with fee capping regulations and financial governance obligations

This policy applies to all nationally recognised qualifications, accredited courses and short courses offered by National Training.

All refund requests, course withdrawals and exceptional circumstances are managed separately under the F2 Refund and Withdrawal Policy & Procedure, which must be read in conjunction with this policy.

Responsibilities

Chief Executive Officer (CEO)

- Holds overall responsibility for the approval of fee structures, pricing schedules and promotional offers
- Authorises all third-party agreements related to the collection of student payments
- Ensures compliance with regulatory requirements related to prepaid fee limits and financial governance
- Oversees the secure storage of fee records and financial agreements for audit purposes

Senior RTO Services Officer

- Communicates clearly with students regarding fees, payment options and non-tuition charges
- Ensures that fee information published on the website and enrolment platform remains accurate and up to date
- Coordinates the activation and verification of student payment plans with the approved third-party payment provider
- Maintains accurate payment records and refers students to the appropriate policy for refund or withdrawal enquiries

Learners

- Must review and accept the financial terms presented at enrolment, including total course cost, payment method and applicable charges
- Are responsible for making payment in accordance with the agreed payment schedule
- Should contact Student Support with any questions or clarification required prior to completing their enrolment
- Must ensure the balance of fees is paid in full prior to course completion in order to be eligible for issuance of certification

Procedure

1. Course Fees

1.1 Upfront Transparency

- All course fees, payment options and non-tuition charges are published on the National Training website and accessible prior to enrolment
- Students agree to these financial terms by completing the online enrolment form and accepting the Terms and Conditions.
- National Training does not issue separate "Statements of Fees" — all financial disclosures are embedded within the online enrolment process

1.2 Clarity of Fee Inclusions

- Published course fees reflect the total price of the qualification and include access to digital learning materials, trainer support and assessment services
- Any non-tuition fees (e.g. certificate reissue, course extensions) are disclosed in this policy and published on the NT website
- Fees do not attract GST as education services are GST-exempt under Australian taxation law

1.3 Promotional Offers and Discounts

- Discount codes or limited-time offers must be pre-approved by the CEO and clearly disclosed at the time of enrolment

- **Group and Corporate Enrolment Rates**

National Training offers structured group and corporate enrolment rates for organisations enrolling multiple participants under a single agreement.

- The following standard rates apply:
 - 5 to 9 enrolments: 5% reduction on the published course fee
 - 10 or more enrolments: 10% reduction on the published course fee
- These rates:
 - Are applied consistently across all eligible group enrolments
 - Are not negotiated on an individual basis

- Must be approved by the Chief Executive Officer (CEO) prior to implementation
- Must be clearly documented and retained for audit purposes

Group and corporate rates are offered as part of National Training's standard pricing structure and do not constitute inducements or conditional incentives.

- Any variation to standard pricing, including group or corporate rates, must:
 - Be predefined and documented within this policy
 - Be applied consistently and not at the discretion of individual staff
 - Not be conditional on enrolment behaviour, survey participation or other inducement-based activities
 - Be supported by internal records sufficient to demonstrate transparency and consistency at audit
- Discounts do not reduce the quality, scope or integrity of the training provided
- All group and corporate enrolment arrangements must be recorded, including number of participants, agreed rate and approval, to ensure audit traceability and compliance with pricing transparency requirements.

1.4 Third-Party Payment Provider

- Students may choose to pay their course fees using an approved third-party payment provider (including Zip, where applicable).
- Payment plan agreements are entered into directly between the student and the third-party payment provider.
- National Training ensures students are provided with the relevant payment provider's terms and conditions before the payment plan is activated.
- National Training does not receive commissions, referral fees or income from payment plan establishment fees or third-party transaction charges.

1.5 Prepaid Fee Cap Limit

- In compliance with Standard 2.2 – Learner rights and financial protections of the Outcome Standards for RTOs 2025, National Training does not collect any prepaid fees from students prior to the commencement of training.

FEES AND CHARGES POLICY & PROCEDURE

- Commencement of training is defined as the point at which a student has been granted access to the Learning Management System (LMS), issued login credentials, allocated a trainer and received a welcome pack with support information.
- All student fees are invoiced only after this point and are payable within 7 calendar days of issue.
- Where students opt to pay via a third-party payment plan provider, the plan is structured to ensure that no more than \$1,500 is held by National Training before training commencement.
- This process ensures full compliance with financial protections outlined in the RTO Standards and supports audit readiness by maintaining a clear and trackable fee process.

2. Payment Plans and Instalment Options

2.1 Third-Party Payment Plans

National Training offers students the option to pay course fees through an instalment plan administered by an approved third-party payment provider (including Zip, where applicable). This allows students to spread the cost of their course over weekly or monthly instalments while remaining compliant with the prepaid fee requirements.

- Students enter into a separate agreement directly with the third-party payment provider.
- Current payment plan establishment fees are:
 - **\$250 for weekly payment plans**
 - **\$150 for monthly payment plans**
- These fees are charged by the third-party payment provider and are not retained by National Training.

2.2 Structure and Compliance

- All third-party payment plans are structured to ensure no more than \$1,500.00 is collected before training commencement, in compliance with the Outcome Standards for RTOs
- Students selecting this option will be granted LMS access once their plan is activated and the initial instalment has been successfully processed

2.3 Student Acknowledgement

- Students must review the Terms and Conditions of the approved third-party payment plan provider prior to accepting agreement of their plan
- Questions or disputes relating to fees, dishonours or contract terms should first be directed to the third-party payment provider, with NT available to assist where appropriate.

2.4 Changes and Cancellations

- Students wishing to amend their payment plan must contact the third-party provider directly
- Students who withdraw from a course while on a payment plan must notify National Training in writing. NT will coordinate cancellation of future payments and manage any refund or balance reconciliation in accordance with the F2 Refund and Withdrawal Policy & Procedure

3. Non-Tuition Fees and Charges

While tuition fees cover access to learning content, assessment services and trainer support, the following non-tuition fees may apply under specific circumstances. These fees are not included in the course fee and are only charged when the relevant service is requested or required.

Item	Fee	Conditions
Reissue of Certificate or Statement of Attainment	\$50	Charged when a student requests a replacement due to loss, name change or incorrect personal information provided during enrolment
Course Extension (6 months)	\$400	Charged when a student applies for an extension beyond their original course end date. Approval is at the discretion of the CEO.

NT does not charge for additional assessment attempts or reassessment.

3.1 Disclosure and Timing

- Non-tuition fees are listed and agreed to on acceptance of Terms and Conditions and in this policy
- Students are informed of any applicable non-tuition charges prior to incurring the cost
- Fees are reviewed from time-to-time and updated with CEO approval

4. Issuance of Certification and Outstanding Balances

4.1 Completion of Course Requirements

Learners who have successfully completed all training and assessment requirements for their enrolled qualification or unit of competency are eligible to receive their certificate or Statement of Attainment.

4.2 Payment in Full Required

Issuance of certification is conditional upon all course fees being paid in full. This applies to students who have:

- Paid upfront at the time of enrolment
- Used a third-party payment plan
- Received approval for a promotional or discounted offer

4.3 Payment Plan Students

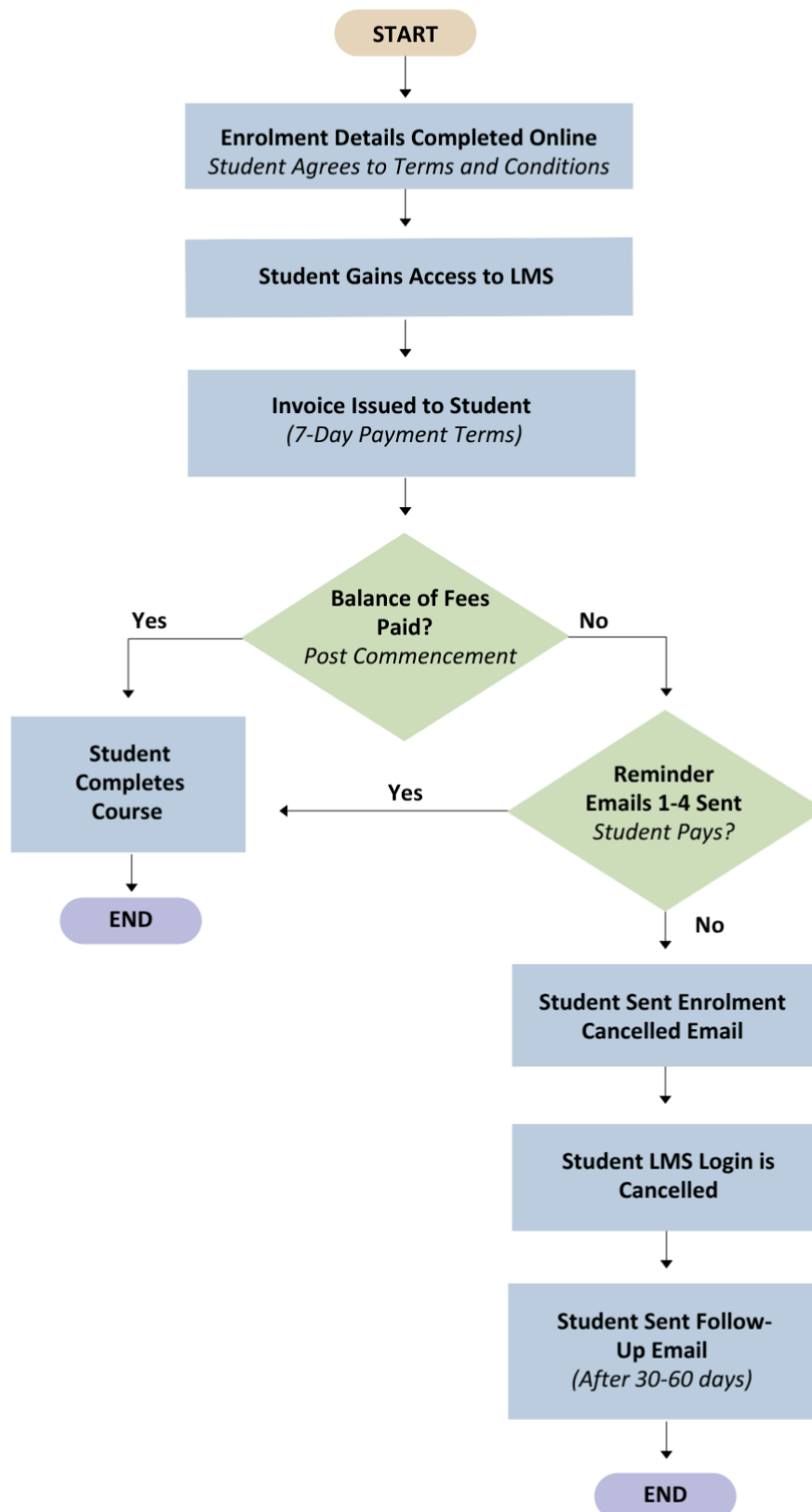
- Students using a third-party payment plan will only be issued with their certification once the final instalment has been received and reconciled
- Early release of certification before final payment is not permitted, except under extraordinary circumstances and with written CEO approval

4.4 Outstanding Balances and Access Suspension

- If a student fails to pay the balance of their course fees within 7 calendar days of invoice issue (after training commencement), National Training reserves the right to suspend access to the Learning Management System (LMS).
- Students will be notified in writing and provided a minimum of 7 calendar days to finalise payment or contact National Training to request an alternative payment arrangement.
- Access to the LMS will be reinstated only after payment is received in full or an approved and compliant payment plan is formally in place.
- If no payment or contact is made by the student within the notice period, National Training may proceed with cancelling the student's enrolment, in accordance with the F2 Refund and Withdrawal Policy and Procedure.

PROCEDURE FLOWCHART

FEES AND CHARGES FLOWCHART



Definitions

- **Commencement of Training** – The point at which a student has been granted access to the Learning Management System (LMS), login credentials have been issued, a trainer has been allocated and the welcome pack has been provided. This marks the official start of training delivery under the Outcome Standards for RTOs 2025.
- **Prepaid Fees** – Any fees collected from a student before they have commenced training. National Training does not collect prepaid fees exceeding \$1,500.00 in accordance with Standard 2.2 (Learner Rights and Protections).
- **Enrolment** – The process of completing and submitting the online enrolment form, including acceptance of the terms and conditions, prior to the commencement of training. This does not imply payment has been made.
- **Invoice Issue Date** – The date on which the invoice for course fees is generated and sent to the student. Under National Training's process, this occurs after commencement of training.
- **Payment Plan** – An instalment-based arrangement facilitated by an approved third-party provider (including Zip where applicable), designed to ensure no more than \$1,500.00 is held in advance before training commencement and to support students in managing their financial obligations post-commencement.
- **LMS** – Learning Management System. The digital platform through which students access their training materials, complete assessments and communicate with their trainer.

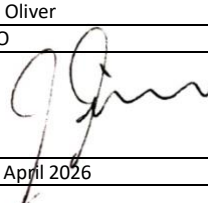
Document History

Revision	Date	Description of modifications
1.0	1 st July 2025	Original Implemented to align to 2025 RTO Outcome Standards Replacing <i>Fees and Refunds Policy & Procedure</i>
1.1	2 April 26	Added group and corporate rates to section 3.1.
1.2	27 July 26	Removed Debit Success as the third-party payment plan provider

Document Details

Document Name:	Fees and Charges Policy & Procedure
Policy Code:	F1
Department:	Finance
Circulation:	All Staff and Students
Location:	Dropbox and Website
Review Cycle:	This policy is reviewed annually to ensure alignment with evolving regulatory requirements and NT's business structure.
Policy Drivers:	Outcome Standards for RTOs 2025 • Standard 2.1 – Accurate course information and marketing Compliance Standards for RTOs 2025: 18 Competition and Consumer Act 2010 AASB Standards – Australian Accounting Standards Board
Related Policy and Procedures:	• F2 – Refunds and Withdrawals Policy & Procedure • F3 – Financial Management and Sustainability Policy & Procedure • A1 – Complaints and Appeals Policy & Procedure

Approval

Document Approved by:	Ian Oliver
Position	CEO
Signature	
Date	2 nd April 2026