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NATIONAL TRAINING PTY. LTD.



REFUND AND WITHDRAWAL

POLICY
AND
PROCEDURE



FINANCE

NATIONALTRAINING.EDU.AU



**National
Training**

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Policy Statement

National Training (NT) is committed to ensuring that all learners are treated fairly and provided with clear, accessible and consistent information regarding their rights to withdraw from a course and request a refund. This policy supports informed decision-making and ensures that refund processes are managed in a transparent, timely and compliant manner.

NT recognises the importance of balancing learner protection with financial sustainability. As such, all refund and withdrawal processes are designed to uphold consumer rights, maintain operational integrity and comply with relevant legislation, including the Outcome Standards for RTOs 2025 and the Australian Consumer Law.

Refund eligibility is clearly communicated prior to enrolment and students are advised of their obligation to notify NT in writing if they wish to withdraw. While NT offers a five (5) day cooling-off period during which full refunds are granted, withdrawals beyond this period may be subject to specific conditions and limited refund entitlements. Refund decisions are based on the circumstances of withdrawal, stage of course engagement and fairness to all parties.

Where a learner is dissatisfied with the outcome of a refund or withdrawal decision, they are entitled to access NT's A1 Appeals and Complaints Policy & Procedure.

This policy ensures compliance with:

- **Outcome Standards for RTOs 2025:** Standard 2.1 Clear enrolment terms
- **Competition and Consumer Act 2010**
- **National Training Terms and Conditions of Enrolment**

REFUND AND WITHDRAWAL POLICY & PROCEDURE

Purpose

The purpose of this policy is to provide a clear, consistent and fair process for managing student withdrawals and refund requests at National Training. It ensures that all students are informed of their rights and responsibilities relating to cancellations, withdrawals, cooling-off periods and refund eligibility.

This policy is designed to:

- Protect learners by clearly outlining the circumstances under which refunds may be granted
- Support financial transparency by defining processes and responsibilities for handling withdrawals
- Ensure National Training complies with all relevant regulatory requirements, including learner protection standards
- Provide a structured process for handling exceptional circumstances and appeals relating to refunds or withdrawals

Scope

This policy applies to:

- All prospective and enrolled students of National Training
- All courses and qualifications delivered by National Training on a fee-for-service basis
- All staff involved in course administration, student support and fee-related communications

It covers:

- Refund eligibility and conditions
- Course withdrawal processes
- Cooling-off period rights
- Course cancellation by NT
- Special consideration for compassionate or exceptional circumstances
- Finalisation of enrolment due to inactivity
- Access to appeals in the event of dissatisfaction with a refund or withdrawal decision

This policy applies to all modes of delivery and enrolment and should be read in conjunction with:

- F1 Fees and Charges Policy & Procedure
- A1 Complaints and Appeals Policy & Procedure
- National Training Terms and Conditions of Enrolment

Responsibilities

Chief Executive Officer (CEO)

- Approves this policy and all associated decisions relating to refunds and course withdrawals
- Considers and approves special consideration refund requests in exceptional or compassionate circumstances

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- Oversees compliance with learner protection requirements under the Outcome Standards 2025
- Ensures all decisions relating to refunds are documented and retained securely for audit purposes

Senior RTO Services Officer (SRSO)

- Receives and processes written withdrawal and refund requests from students
- Provides students with relevant information regarding their rights, including access to this policy and A1 – Complaints and Appeals Policy & Procedure
- Updates student records in JobReady and issues withdrawal outcome codes
- Notifies the CEO of any refund request that may require special consideration
- Ensures Statements of Attainment are issued within 30 calendar days for eligible students who have completed part of their course

Learners

- Are responsible for reviewing the refund and withdrawal policy prior to enrolment
- Must notify National Training in writing (via email) if they wish to withdraw from a course
- Must provide any required documentation to support a special consideration request
- May access the A1 Complaints and Appeals Policy and Procedure if dissatisfied with a refund or withdrawal outcome

Procedure

1. Cooling-Off Period

National Training provides a five (5) calendar day cooling-off period, which students are entitled to a full refund of all fees paid.

Students may cancel their enrolment with no financial obligation if no payment has yet been made. Any issued invoices will be voided if withdrawal occurs within the cooling -off period. The cooling-off period begins on the date the student has access to the LMS.

- To withdraw within this period, students must notify National Training **in writing via email** to: studentsupport@nationaltraining.edu.au
- Refunds issued under this provision will be processed in full within **14 business days**
- This entitlement applies regardless of whether the student has commenced training

Students are encouraged to fully review course information and support policies prior to confirming their enrolment.

Payment Plan Students

All students on elect to pay their course fees under a payment plan facilitated by a third-party payment provider (including Zip, where applicable) are responsible for any applicable payment plan establishment or administration fees charges under that agreement.

These fees:

- are payable in accordance with the third-party payment provider's agreement;
- remain payable regardless of whether the student withdraws during the five (5) day cooling-off period or at any other time, unless otherwise required by law; and
- are not retained by National Training.

Current payment plan establishment fees are:

- \$250 for weekly payment plans
- \$150 for monthly payment plans

2. Withdrawal After Cooling-Off Period

Students who withdraw after the five (5) day cooling-off period are not entitled to a refund of course fees unless exceptional circumstances apply (*see Section 4 – Special Consideration*).

Once LMS access is granted, invoices are issued and due within seven (7) days. If students withdraw after cooling -off and have not paid, their enrolment is simply cancelled with no debit. If student has paid, no refund will be issued unless approved under special consideration.

- All withdrawal requests must be submitted **in writing via email** to: studentsupport@nationaltraining.edu.au
- Student Support will update the student's enrolment status in **JobReady**, applying the relevant outcome code (e.g. "40 – Withdrawn")
- A **Statement of Attainment** will be issued within 30 calendar days for any units the student has successfully completed and been deemed competent in
- Access to the Learning Management System (LMS) will be deactivated upon withdrawal
- Any outstanding balance from a payment plan remains payable unless waived under special consideration by the CEO

National Training does not grant refunds after the cooling-off period under normal circumstances. Students are encouraged to review all enrolment terms before committing to a course.

3. Course Cancellation by National Training

In the unlikely event that National Training cancels a course after a student has enrolled and paid fees, students will be offered the choice of:

- A **full refund** of all fees paid if training has not yet commenced, or

- A **pro-rata refund** for the portion of the course not delivered, if cancellation occurs after training has commenced

Where applicable:

- Statements of Attainment will be issued for all units in which the student has been assessed as competent
- Refunds will be processed within **14 business days** of written confirmation of the cancellation
- Refunds will be paid to the same account or card used for the original payment, unless otherwise agreed in writing

This process ensures NT meets its obligations under the **Outcome Standards for RTOs 2025 Standard 2.2**, supporting learner protection and financial transparency.

4. Special Consideration

Students who withdraw from their course due to serious illness, financial hardship or other exceptional personal circumstances may apply for a partial refund under special consideration. Special Conditions apply only where fees have already been paid and the student withdraws under compassionate or exceptional circumstances.

- Requests must be submitted **in writing via email to:**
studentsupport@nationaltraining.edu.au and include relevant supporting documentation (e.g. medical certificate, legal documents or written explanation)
- The Chief Executive Officer (CEO) will review the request and make a determination based on:
 - The nature and timing of the withdrawal
 - The level of course engagement completed
 - The evidence supplied to support the claim
- If approved, the refund amount and method will be determined at the discretion of the CEO

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- All decisions under this provision are final, unless appealed through the A1 Complaints and Appeals Policy and Procedure.

Special consideration is intended for genuine, unanticipated events beyond the student's control and is not routinely granted.

5. Refund and Withdrawal Request Process

All requests for refunds or formal withdrawals must be submitted in writing to ensure accuracy and traceability.

Step 1 – Student Submits Written Request

- The student emails studentsupport@nationaltraining.edu.au and includes:
 - Full name and enrolled course
 - Reason for withdrawal or refund request
 - Supporting documentation (if applying for special consideration)

Step 2 – Student Support Reviews and Acknowledges

- Student Support will:
 - Confirm receipt within 2 business days
 - Review the request against this policy
 - Refer any special consideration cases to the CEO

Step 3 – Decision and Processing

- Requests falling under the cooling-off period will be automatically processed in accordance with 1.1
- Requests outside of cooling-off will be declined unless special consideration is approved by the CEO
- Refunds, if approved, will be processed within **14 business days** of the decision

Step 4 – Notification

- The student will be notified of the outcome in writing, including:
 - Refund decision and amount (if applicable)
 - Confirmation of withdrawal and issue of Statement of Attainment (if eligible)
 - Advice regarding the right to appeal under the A1 Complaints and Appeals Policy and Procedure.

6. Appeals and Disputes

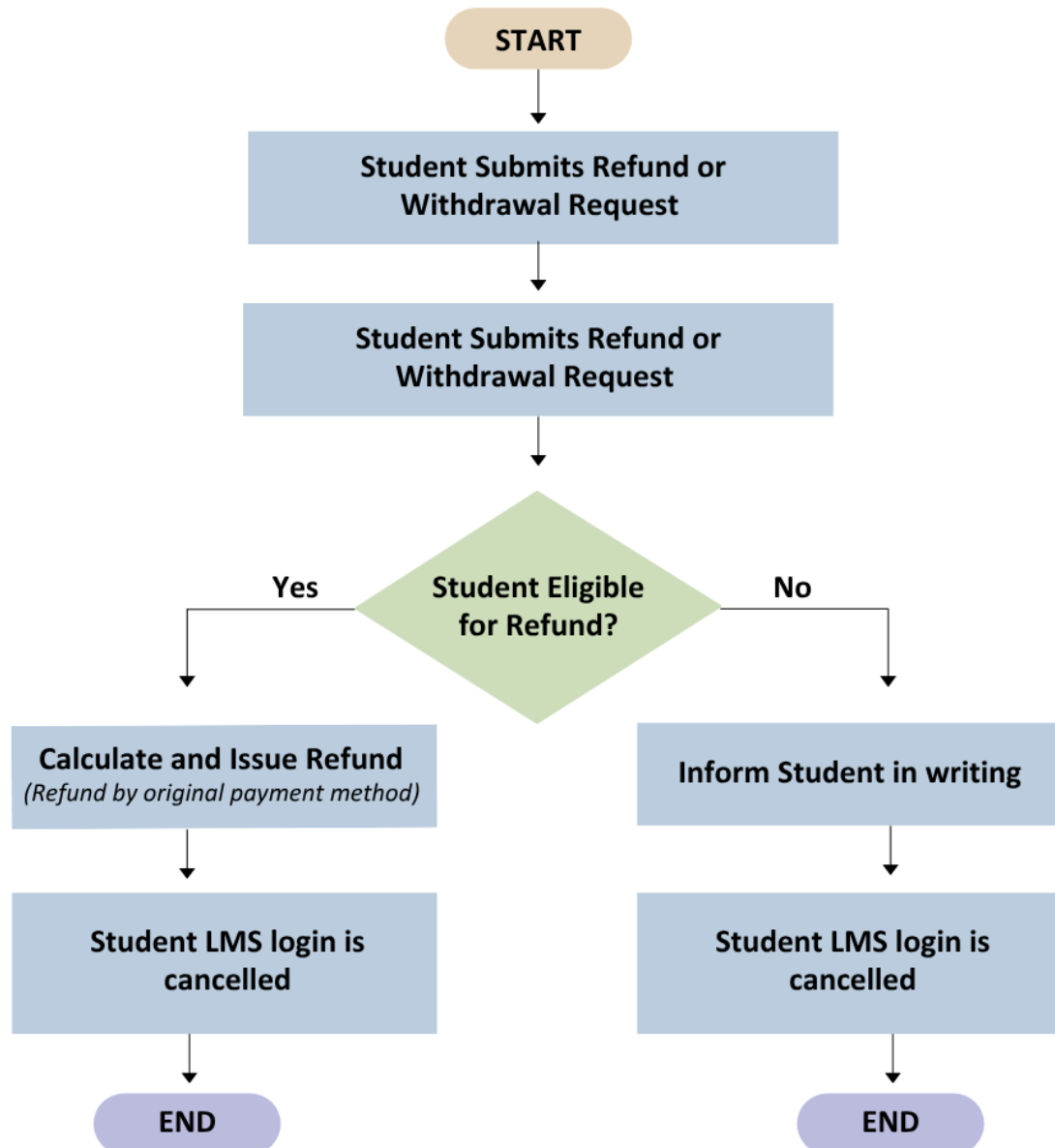
Students who are dissatisfied with the outcome of a refund or withdrawal decision may lodge a formal appeal under the A1 Complaints and Appeals Policy & Procedure.

- Appeals must be submitted in writing within **10 business days** of receiving the decision
- Appeals should include:
 - The grounds for appeal
 - Any supporting evidence or clarification the student wishes to provide
- The CEO or their delegate will review the appeal and issue a final written decision within a further 10 business days

Lodging an appeal does not automatically result in a change of decision. However, all appeals are handled fairly, confidentially and in line with NT's obligations under the Outcome Standards for RTOs 2025 – Standard 2.2.

PROCEDURE FLOWCHART

REFUND & WITHDRAWAL FLOWCHART



Definitions

- **Cooling-Off Period** – A five (5) calendar day period following enrolment during which a student may withdraw and receive a full refund of fees paid
- **Withdrawal** – A formal process by which a student elects to discontinue their enrolment in a course
- **Special Consideration** – A request for partial refund outside the cooling-off period, based on compassionate, medical or exceptional personal circumstances
- **Statement of Attainment** – A nationally recognised document issued for successfully completed units of competency when a full qualification is not completed
- **Pro-Rata Refund** – A refund calculated proportionally based on the portion of the course not delivered or accessed by the student
- **Commencement of Training** – Defined as the point at which a student is granted access to the LMS, issued login credentials, assigned a trainer and provided with a welcome pack. Engagement is not required to meet this definition.
- **JobReady** – The student management system used by National Training for enrolment, progress and withdrawal recordkeeping
- **A1 Complaints and Appeals Policy & Procedure** – The policy and procedure outlining how students may formally appeal decisions or raise a grievance

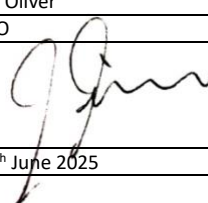
Document History

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 and Withdrawal Policy & Procedure</i>
1.1	27 th July 2026	Removed Debit Success as the third-party payment plan provider and replaced with Zip.

Document Details

Document Name:	Refund and Withdrawal Policy & Procedure
Policy Code:	F2
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 – Clear and accurate enrolment information • Standard 2.7 – Complaints Management • Standard 2.8 – Appeals management Competition and Consumer Act 2010 National Training Terms and Conditions of Enrolment
Related Policy and Procedures:	• F1 – Fees and Charges Policy & Procedure • A1 – Complaints and Appeals Policy & Procedure

Approval

Document Approved by:	Ian Oliver
Position	CEO
Signature	
Date	30 th June 2025