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| RTO                  | Builders Academy Australia (RTO ID 21583)                                                     |
| Type                 | Public                                                                                        |
| Applicable Standards | Standards for Registered Training Organisations 2025<br>State and Territory Funding Contracts |
| Authorised by        | General Manager – Quality, Education and Compliance                                           |
| Effective Date       | 29 September 2026                                                                             |
| Version              | V4.2                                                                                          |

## Fees, Charges and Refunds Policy

### Overview

This policy outlines the approach taken by **Builders Academy Australia (BAA)** to **fees, charges, and refunds**, including the types of fees and any additional charges that may apply to students across all enrolment types.

BAA delivers training and assessment services through both **fee-for-service** and **government-subsidised programs**. For eligible students, training may be subsidised by the **Victorian Government under the Skills First program**.

This policy explains:

- How BAA provides clear and timely fee information to students
- How BAA applies fees across different enrolment types
- How waivers and concessions apply to **Skills First funded students**
- How refunds are calculated and processed
- The use of payment plans and fee protection measures
- How students can request a fee exemption due to financial or personal hardship
- How students can appeal refund decisions through the Grievance, Complaints and Appeals process
- Responsibilities related to employer or third-party payments

This policy ensures compliance with the **Standards for RTOs 2025**, the **Skills First contract**, and other regulatory frameworks.

This policy may be updated periodically. The most current version is available on our website:

👉 <https://buildersacademy.edu.au/baa-academy-links-and-documents/>

### Who this policy applies to

**This policy applies to domestic students and to employers or third parties responsible for paying a student's fees.** A domestic student is defined as an Australian or New Zealand citizen, a permanent resident of Australia, or a person holding a visa that permits study and does not require enrolment under CRICOS (i.e. not an international student visa holder).

International students enrolled under CRICOS are covered by separate Fees and Refunds Policies for international programs, available here: 👉 <https://buildersacademy.edu.au/international-students-baa/international-policies-and-procedures/>

## Providing Fee Information to Students

BAA ensures all prospective students are provided with clear, timely, and accurate information about fees, charges, refunds, and concessions before enrolment. This includes any variations based on funding eligibility, course delivery method, or learner type (e.g. apprenticeship, fee-for-service, funded student).

All pre-enrolment information, including fees, refunds, and any non-refundable charges, will be provided in **plain English** as standard. Where required, this information will also be made available in **accessible formats** to support students with disabilities, language barriers, or other specific needs.

A comprehensive list of all fees, including optional and incidental fees, is published on our website:

<https://buildersacademy.edu.au/fees/>

[https://buildersacademy.edu.au/fees/vic\\_fees/](https://buildersacademy.edu.au/fees/vic_fees/)

A list of all current indicative fees is available at the above links.

Tuition fees as published are subject to change given individual circumstances at enrolment.

BAA will confirm in writing all fees and charges that you will be charged prior to enrolment. Concession fees are applied when appropriate.

Prior to enrolment BAA provides the total cost of training to you, including:

- The tuition fee (including any concessions or waivers applied)
- Any additional charges (e.g. services or materials fees, or incidentals fees and costs)
- The approximate value of any government funding contribution (expressed in dollars)
- The schedule and method of fee payments

Fees may include:

- Tuition Fees
- Recognition of Prior Learning (RPL) Assessment Fees
- Other Fees and Charges

Refer to the sections below for more detail.

## Fees and Charges

### Tuition Fees

The tuition fee is the base cost of a course and does not include the costs of additional material and incidental fees and costs. Tuition fees vary by course and by State.

Tuition fees will also vary if students are eligible for recognition of existing skills via a Recognition of Prior Learning (RPL) process or are eligible to be granted Credit Transfer for some units.

A list of all indicative tuition fees is available on the 'Fees' page for each state:

<https://buildersacademy.edu.au/fees/>

BAA will confirm in writing before enrolment, the total fees that a student will be charged for their course and the fees due prior to confirmation of their enrolment (no more than \$1500 is requested in advance).

Where tuition fees are payable yearly, these fees are due on or before the anniversary of a student's course commencement date.

Tuition fees may be paid by the student, Employer or other third party.

### Recognition of Prior Learning (RPL) Assessment Fees

Students who wish to undertake assessment through Recognition of Prior Learning (RPL) will be charged fees, either on a full qualification basis or per unit of competency.

Indicative RPL Assessment Fees are listed in the *Fees Listing* available on the 'Fees' page for each state:

<https://buildersacademy.edu.au/fees/>

Before enrolment, Builders Academy Australia (BAA) will confirm in writing the total RPL assessment fees applicable to the units the student wishes to have assessed. In line with fee protection requirements, no more than \$1,500 will be requested in advance.

Please note that the number of units a student can complete via RPL may be capped, depending on the qualification and the delivery mode. Where no cap applies, students may complete RPL for the full qualification.

### Services Fee

Services Fees are used to support a student's experience on campus or online through the provision of Support Classes, Events, Student Services and Resources.

### Materials Fee

Material fees cover specific resources that you will need in the course of your study, such as textbooks, protective clothing, specific tools, and other items relevant to your course that you will purchase from us.

We charge a separate fee for these as you may be able to source these elsewhere, buy them second hand or may already own them. An example of an optional cost is where you request us to provide printed copies of courseware that is made available to you online that you could print yourself.

Material fees do not apply to all courses – if it applies this will be specified to you before enrolling.

Any applicable material fees are listed with our tuition fees on our website <https://buildersacademy.edu.au/> on the 'Fees' page for each state.

## Other Fees and Charges

### **Credentials Hard Copy Printing Fee**

BAA issues digital credentials for all students at no cost on the completion or withdrawal of studies.

At the request of a student, preparation of a hard copy certificate and record of result or Statement of Attainment incurs a charge of \$65.

### **Credentials Reissue Fee**

The reissue of a digital or hard copy certificate and record of result or Statement of Attainment will incur a charge of \$65.

### **Reassessment Fee**

If you do not pass a unit/subject, you are entitled to a second attempt at no cost. If you are deemed not yet competent after a minimum of two attempts and wish to continue, BAA will charge you a unit re-enrollment fee to re-attempt the unit that you have not passed, this will be charged at a fee for service rate.

## Skills First Funding Subsidy Arrangements

Subsidised students may be required by BAA to pay a contribution toward their fees covering the difference between the Tuition Fee and RPL Assessment Fees and the amount subsidised by the Government plus any other applicable fees and charges.

The amount payable for Tuition and RPL Assessment Fees may be waived or reduced depending on eligibility for a fee waiver or concession under the subsidy arrangements. Any other fees and charges payable are due in full.

BAA will provide the following fee information to each student:

- a) The code, title, and currency of the program
- b) The total cost to them for their program
- c) The approximate value of the government contribution expressed in dollars; and
- d) Any other applicable fees, such as student services, amenities, goods, or materials

As per Clause 1.1 of the Guidelines about Fees, BAA is not required to charge a minimum or maximum tuition fee for Skills First subsidised training. BAA publishes indicative tuition fee charges on its website.

Fees and charges are calculated and levied to subsidised students in accordance with the current guidelines set out in the Skills First Funding Contract and any Funding Contract Notifications.

BAA can provide further advice to individuals at the time of evaluating their enrolment. We will confirm in writing the fees that a student will be charged before enrolment including their contribution toward Tuition and RPL Assessment Fees.

The subsidy does not cover fees other than Tuition and RPL Assessment Fees. The subsidy does not cover other charges.

## Fee Waivers – Skills First Funded Students

BAA will grant applicable Fee Waivers in accordance with Section 2 of the *Guidelines about Fees*. Fee waivers are applicable to Tuition and RPL Assessment Fees only.

BAA in accordance with the Victorian VET Student Statistical Collection Guidelines or as otherwise instructed by the Department, will offer eligible Skills First Funded Students Tuition Fee Waivers. BAA will report all Fee Waivers that are granted in accordance with the Victorian VET Student Statistical Collection Guidelines, or as otherwise instructed by the Department.

BAA will sight and retain copies of any evidence (where required) of a student's entitlement to the Fee Waiver prior to the commencement of training. The following fee waiver requirements are based on the applicable provisions of the Skills First Guidelines About Fees. Only fee waivers applicable to BAA are included below:

| Fee Waiver Description                           | Fee Waiver Applicable                                                                                                                                                                                                                         | BAA to Sight                                                                                                                                                                                                                                                                | BAA to Retain                                                                                                                        |
|--------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|
| <b>Judy Lazarus Transition Centre</b>            | The student is from the Judy Lazarus Transition Centre (as a prisoner within the meaning of the <i>Corrections Act 1986</i> ).                                                                                                                | Written confirmation from the management of the Judy Lazarus Transition Centre.                                                                                                                                                                                             | A copy of the written confirmation from the management of the Judy Lazarus Transition Centre.                                        |
| <b>Young people on community based orders</b>    | The student is required to do training under a community based order made under the <i>Children, Youth and Families Act 2005 (the CYF Act)</i> .                                                                                              | Written confirmation from the relevant Youth Justice Unit of the Victorian Department of Justice and Community Safety that the student is required to do training under a community based order made under the <i>Children, Youth and Families Act 2005 (the CYF Act)</i> . | A copy of the written confirmation from the relevant Youth Justice Unit of the Victorian Department of Justice and Community Safety. |
| <b>Skills First Aboriginal Access fee waiver</b> | The student self-identifies as being of Aboriginal or Torres Strait Islander descent (and is reported as such through the 'Indigenous Status Identifier' field of the Student Statistical Report) and is enrolling in a program at any level. | N/A                                                                                                                                                                                                                                                                         | A copy of the enrolment form on which the student self-identified as indigenous.                                                     |

## Fee Concessions for Skills First Funded Students

BAA will grant applicable Fee Concessions in accordance with Section 3 of the *Guidelines about Fees*. Concessions are applicable to Tuition and RPL Assessment Fees only.

BAA in accordance with the Victorian VET Student Statistical Collection Guidelines or as otherwise instructed by the Department will offer eligible Skills First Funded students Fee Concessions. BAA will report on all Fee Concessions it grants in accordance with the Victorian VET Student Statistical Collection Guidelines, or as otherwise instructed by the Department.

Students eligible for concession under Skills First Funding will pay the relevant category concession fee or rate, being 20% of BAA's published standard tuition fee. BAA checks a student's entitlement for a Fee Concession as part of enrolment and prior to the commencement of training.

Once we've checked the student is entitled to a concession as part of enrolment, it applies to all tuition fees for the program. This applies even if:

- we don't charge all fees for the program in one instance (for example, you charge per year, semester or subject)
- a concession card will expire before training starts
- a concession card will expire before the program ends

### Concession Card Holders

Concession fees will be made available to students at the Certificate IV Level and below prior to the commencement of training, holds a current and valid:

- a) Health Care Card issued by the Commonwealth;
- b) Pensioner Concession Card; or
- c) Veteran's Gold Card.

A dependant spouse or dependant child of a card holder is also entitled to the Fee Concession.

If the student is a dependent spouse of dependant child of the concession card holder and the concession is verified for the primary card holder, also make a note on the student's file describing the student's relationship to the card holder.

The following evidence requirements are based on clause 3.11 of the Skills First Guidelines About Fees.

| BAA to Sight                                                                                                                                                                                                                                          | BAA to Retain                                                                                                                                                                                                                                                                       |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| the original card, or correspondence from the card issuer confirming a concession is granted to the individual and they may commence claiming their entitlement.                                                                                      | Written declaration stating we've sighted the evidence showing the: <ul style="list-style-type: none"> <li>• name of the authorised delegate who sighted the evidence</li> <li>• date the evidence was sighted</li> <li>• concession holder's name</li> <li>• card type.</li> </ul> |
| <b>OR</b>                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                     |
| the concession card displayed on a Digital Wallet through a Centrelink Express Plus mobile application on the cardholder's mobile device. The digital card may not be sighted via a screen shot of the card that is e-mailed or otherwise reproduced. | Written declaration stating we've sighted the evidence showing the: <ul style="list-style-type: none"> <li>• name of the authorised delegate who sighted the evidence</li> <li>• date the evidence was sighted</li> <li>• concession holder's name</li> <li>• card type.</li> </ul> |
| <b>OR</b>                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                     |
| the equivalent record of a concession card as extracted from Centrelink Confirmation eServices by the Training Provider.                                                                                                                              | an extract from Centrelink Confirmation eServices showing the card type and the date the extract was made.                                                                                                                                                                          |
| <b>OR</b>                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                     |

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|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>• confirmation from a Gateway Service Provider<sup>1</sup> that it has connected to the Commonwealth Government's Document Verification Service (the DVS)<sup>2</sup> and verified that an individual's name and concession card number match a current and valid record of concession entitlement in the DVS; and</li> <li>• information from the student about the type of concession card they hold, to confirm it is a type accepted by the Department.</li> </ul> | <ul style="list-style-type: none"> <li>• a transaction record generated by securely logging in to the administrative platform provided by the Gateway Service Provider, that shows: <ul style="list-style-type: none"> <li>○ the concession holder's name; and</li> <li>○ that their name and concession card number were verified to match a current and valid concession entitlement in the DVS; and</li> </ul> </li> <li>• a record of the type of concession card the student holds, attached to the student's file.</li> </ul> <p>If the student is a dependant spouse or dependant child of the concession card holder and the concession is verified for the primary card holder, we must also make a note on the student's file describing the student's relationship to the card holder.</p> |
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### Identity Verification

Where concession entitlement is verified using an identity verification service, BAA must obtain and record the student's express consent before submitting their information for verification. Identity information must be handled in accordance with BAA's **Student Privacy Policy** and the identity verification requirements set out in the **Entry Procedure**.

### Grace Period and Extenuating Circumstances

BAA collects concession evidence as part of enrolment in most instances, however we recognise that there may be circumstances where a student is unable to provide their concession details during enrolment and in such cases, we may approve concession under a grace period.

The Student Admissions and Engagement Coordinator can approve acceptance of the concession evidence after course commencement as follows:

- If the student provides their concession card evidence after enrolment but prior to course commencement (date of induction) it must be valid on the date it is provided.
- If the student has not provided their concession card by their course commencement date, they have no more than 60 days after course commencement to present a valid concession card with a start date on or before their course commencement date.
- Beyond 60 days after course commencement, the student can request under extenuating circumstances, the acceptance of their valid card with a start date on or before their course commencement dates.

We can receive this concession evidence via either of the following:

- physical concession card (sighted or Certified Copy)
- Express Plus Centrelink mobile app via its digital wallet

Invoicing will be adjusted to accommodate any reduction in fees that are applicable. Where the student has already paid tuition fees, the student will be eligible for a refund if the total tuition fees paid exceed the total tuition fees due. Where a payment plan has been set up for the student, any adjustment required to future payments will be arranged.

### Student Becomes Eligible for Concession After Course Commencement

If a student gets a new concession entitlement during their training (card start date is after commencement date) they are not eligible for concession on fees already charged. However, if the student has future fees yet to be charged, they can seek concession on those charges.

Students can bring their valid concession card evidence to us, and we will give them the concession rate for any fees we haven't charged them yet. We advise students during the enrolment process about this opportunity to get a fee concession later.

### Protecting Student Privacy

The customer reference number (CRN) on Commonwealth-issued concessions is a particularly sensitive form of personal information. A CRN can't be changed if it is subject to a security breach, unlike other forms of identity evidence where a new card or document number can be issued.

To protect student privacy, BAA will not keep a copy of the CRN for the purpose of evidencing Skills First concession entitlement. Instead, BAA will sight it and retain a declaration as per clause 3.10-3.11 of the Skills First Program's *Guidelines About Fees*.

If BAA has been provided with a document containing a CRN, the document will promptly be disposed of as per BAA's Records Policy or the CRN removed.

### Asylum Seeker VET Program Concession

Students eligible to participate in the Asylum Seeker VET Program are eligible for concession on Certificate IV programs or below. The following concession requirements are based on clause 3.12 of the Skills First Guidelines About Fees

| Initiative Description    | Fee Concession For                                           | Eligibility                                                                                                                                                                                                                           | BAA to Sight and Retain                                                                                                                                                                                                                                   |
|---------------------------|--------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Asylum Seeker VET Program | An enrolment in a program at Certificate IV level and below. | <ul style="list-style-type: none"> <li>self-refer and are eligible to participate in the Asylum Seeker VET Program; or</li> <li>are referred to training by the Asylum Seeker Resource Centre or the Australian Red Cross.</li> </ul> | <ul style="list-style-type: none"> <li>N/A. The evidence the student is eligible to participate in the Asylum Seeker VET Program (as specified in the <i>Guidelines About Eligibility</i>) is the evidence of their entitlement to concession.</li> </ul> |

## Payment Terms

### General Terms

- All tuition fees and charges are payable in Australian dollars (AUD\$) and must be paid in full prior to a student attaining their Qualification or Statement of Attainment.
- All fees and charges must be paid in advance, by the date shown on the pre-training review and/or any outstanding Invoices prior to any student attaining their Qualification or Statement of Attainment.
- Accepted payment methods include EFTPOS, Visa, and Mastercard or financial payment methods such as via Debit Success.
- If fees remain unpaid for more than 30 days, BAA may pause training services until payment resumes. If payment is not resumed within a reasonable timeframe, the student may be formally withdrawn from the course.
- A third party (e.g. employer or agency) may choose to pay a student's invoice directly. In this case, no additional documentation is required beyond standard invoicing. However, unless written evidence is provided confirming the third party has paid on the student's behalf, any refund will be made directly to the student.
- If a third party requests to be invoiced directly (rather than paying the student's invoice), or is funding multiple enrolments, a signed Employer Agreement or Memorandum of Understanding (MOU) must be completed prior to course commencement. These agreements outline the applicable fees, payment conditions, and responsibilities. BAA is not responsible for delays caused by third-party payment arrangements or incomplete agreements.
- The course fee includes two attempts at assessment for each unit of competency. Additional attempts may incur a reassessment fee, as outlined in the Assessment Policy or advised by your trainer.
- A \$65.00 fee applies to the reissue of Qualifications or Statements of Attainment.
- Any invoice discrepancies or disputes must be raised in writing within 14 calendar days of the invoice issue date.

### Payment Plans

Students may pay their enrolment fees via a payment plan.

The date set for 1st payment must be met as agreed to and as stated in a Payment Plan Agreement. Where this payment is not made students may not be allowed to continue their training past this date. A Statement of Attainment would then be issued for the Units that were paid for as part of the deposit and successfully completed up to this time.

The date set for final payment must be met as agreed to and as stated in a Payment Plan Agreement. Where this payment is not made students may not be allowed to continue their training past this date at the discretion of management. A Statement of Attainment would then be issued for the units that were paid for through the deposit and other payments made where applicable and successfully completed up to this time.

### Training Delivery Guarantee

BAA guarantees that, except in the case of unforeseen circumstances beyond its control, every reasonable effort will be made to deliver the agreed training and assessment services once a student has commenced. This includes access to qualified trainers, learning resources, and support services required to complete the enrolled qualification or course.

## Payment Exemption Request

Students experiencing financial or personal hardship are eligible to seek full or partial exemption for fees payable to BAA. Where the student has other grounds to request payment exemption they can also apply via this process.

Students may seek exemption from the following fees:

- Services Fee;
- Fee for Service Tuition Fee or RPL Assessment Fee;
- Skills First Concession Tuition Fee or RPL Assessment Fee;
- Skills First Non-Concession Tuition Fee or RPL Assessment Fee;

If a student indicates they wish to apply for a payment exemption an Authorised Delegate will assist them in the completion of a request by filling in the Payment Exemption Request form. Grounds for the request are detailed on the form, the opportunity to supply supporting evidence is provided before the request is sent to either Contact Centre Coordinator or the Admissions, Enrolments and Student Engagement Manager to assess and approve either a full or partial fee exemption. Student fees are adjusted on their enrolment paperwork and the student is invoiced accordingly for any remaining fees.

## Cooling Off Period

All enrolments have a cooling off period in which students will be refunded fees if they choose to cancel/withdraw their enrolment without penalty. The cooling off period is stipulated in the Program Services Agreement (PSA) for each student.

- The cooling off period for Apprentices and Trainees is from the date of signing their enrolment agreement until two (2) business days prior to their trainer workplace induction.
- The cooling off period for non-apprentices/trainees is from the date of signing their enrolment agreement until two (2) business days prior to their course commencement date (unless they are enrolling in a self-paced program).
- Self-Paced Students have a 7-business day cooling-off period from the date they sign their enrolment agreement.

*BAA may elect to extend the cooling off period or negotiate a longer period from commencement date at our discretion.*

*Students who enrol to commence their course/induction within 2 days of signing their enrolment.*

*For those students who sign their enrolment agreement in the two (2) business days prior to the program commencement / induction date will forfeit any refund should they choose not to go ahead with their training. This is not applicable to Self-Paced Students.*

## Government Subsidy Payments

Where a student is eligible to have tuition fees partly or fully subsidised by government funding, this is paid directly to BAA by the relevant funding body upon set milestones. These milestones vary from funding body to funding body.

## Fee Protection

BAA does not request more than \$1,500 of student fees paid in advance. Where student fees are over the \$1,500 students will be required to pay via a DebitSuccess payment plan. BAA ensures ongoing monitoring of our payment systems to ensure that BAA does not receive more than \$1,500 from the student for services which are yet to be received.

In the event BAA is unable to deliver any part of the training or assessment, students will receive a refund for the proportion of training not delivered or be offered suitable alternative arrangements. BAA protects prepaid fees in accordance with the Standards for RTOs. In the event of provider default, BAA will comply with the national tuition assurance scheme or arrange alternative training as per ASQA 2025 requirements.

## Refunds

Refund of student fees is granted under specific circumstances where a student's enrolment is cancelled or withdrawn. Refer to the detailed refund information below to determine if you might be eligible for a full or partial refund. If you are not eligible for a refund as per the below conditions, you may seek special consideration if there are extenuating circumstances. Refunds can only be sought by the party who pays the fees.

Refer to the Cancellations, Withdrawals and Deferrals Policy for guidance on required processes students must follow to officially cancel or withdraw their enrolment.

### Refund Applications

Refunds can only be sought by the party who pays the fees. Refer to the relevant sections below for refund conditions.

You may request a refund via the following methods:

- Phone: 1300 534 363
- Email: [enquiries@buildersacademy.com.au](mailto:enquiries@buildersacademy.com.au)

Students must respond to BAA in a reasonable timeframe where additional information has been requested to assess the application or bank account details have been requested upon approval.

Note: BAA may also instigate refunds for students whose enrolment has been cancelled or withdrawn by BAA.

### Timeframe and Payment of Refunds

BAA will endeavour to assess your refund application within 10 business days (from receipt of the application). This timeframe allows for:

- Internal processing,
- Communication if clarification is needed,
- Review of training progress, and
- Approval or rejection of the refund.

You will be notified in writing regarding the outcome of your refund application. For students, the outcome of the refund assessment will be provided to your registered address or email.

A refund will generally be provided within 28 days of application. Please note that course fees are not transferable to another person (unless a Memorandum of Agreement or Employer Agreement states otherwise).

Refunds are usually paid by EFT. You may request a cheque if preferred.

You will receive confirmation in writing of the total amount paid and refund amount.

### BAA Refund Conditions for Student Paid Fees

To help clarify refund conditions, the following summary outlines the most common scenarios:

Refund Entitlement Table

| Scenario                                                       | Tuition Fees                                                     | Services Fees                                                    | Materials Fees                                                   | RPL Assessment Fee                                               | Optional Printed Courseware Fee                                  | Notes                                                                           |
|----------------------------------------------------------------|------------------------------------------------------------------|------------------------------------------------------------------|------------------------------------------------------------------|------------------------------------------------------------------|------------------------------------------------------------------|---------------------------------------------------------------------------------|
| <b>1. Cancellation or Withdrawal during cooling-off period</b> | ✓ Full refund                                                    | ✓ Full refund                                                    | ✓ Refunded if not yet issued                                     | ✓ Full refund                                                    | ✓ Refunded if not yet printed                                    | Applies within specified timeframe (varies by course/state and enrolment type). |
| <b>2. Cancellation or Withdrawal after cooling off period</b>  | ✗ No refund                                                      | ✗ No refund                                                      | ✓ Refunded if not yet issued                                     | ✓ Refunded if assessment not commenced                           | ✓ Refunded if not yet printed                                    | No refunds unless exceptional circumstances apply.                              |
| <b>3. Course postponed or cancelled by BAA (before start)</b>  | ✓ Full refund                                                    | ✓ Full refund                                                    | ✓ Refunded if paid                                               | ✓ Full refund                                                    | ✓ Refunded if paid                                               | Student may choose a refund <b>or</b> a transfer to another intake.             |
| <b>4. Course cancelled by BAA (after commencement)</b>         | ✓ Refund (unused portion)                                        | ✓ Refund (unused portion)                                        | ✓ Refunded if not yet issued                                     | ✓ Refunded for units where assessment not completed              | ✓ Refunded if not yet printed                                    | Refund calculated based on remaining unused services and RPL status.            |
| <b>5. Student was overcharged or paid in error</b>             | ✓ Full refund of overpaid amount                                 | ✓ Full refund of overpaid amount                                 | ✓ Full refund of overpaid amount                                 | ✓ Full refund of overpaid amount                                 | ✓ Full refund of overpaid amount                                 | Applies where fees were charged in error or payment exceeded requirements.      |
| <b>6. Student defers course (with approval)</b>                | ✗ No refund, but fees may be held and transferred to next intake | ✗ No refund, but fees may be held and transferred to next intake | ✗ No refund, but fees may be held and transferred to next intake | ✗ No refund, but fees may be held and transferred to next intake | ✗ No refund, but fees may be held and transferred to next intake | Fees may be retained and applied to future intake within policy terms.          |

## Refund of Tuition Fees

Tuition fees are refundable during the cooling off period.

A full refund of the Tuition Fee is available if BAA cancels or postpones the course commencement. Students may choose to transfer their fees to a rescheduled intake where available.

A refund of unused tuition fees is available if BAA cancels the course after commencement.

## Refund of RPL Fees

RPL assessment fees are non-refundable once the assessment process has commenced. This includes situations where a student's RPL application is unsuccessful. An unsuccessful outcome is not grounds for a refund.

A full refund of RPL Assessment fees is available if BAA cancel or postpone the course commencement. Students may choose to transfer their fees to a rescheduled intake where available.

A partial refund of RPL Assessment Fees is available if BAA cancels the RPL Assessment prior to RPL assessment completion. A refund is payable for units with no RPL outcome achieved prior to cancellation.

## Refund of Services Fee

The Services Fee is refundable during the cooling off period.

A full refund of the Services Fee is available if BAA cancels or postpones the course commencement. Students may choose to transfer their fees to a rescheduled intake where available.

A refund of the unused portion of the Services Fee is available if BAA cancels the course after commencement.

## Refund of Materials Fees

This policy only applies to resources purchased directly from BAA. For resources that are purchased from another vendor, their refund policy will apply.

The Materials Fee is refundable provided the materials have not yet been issued to the student.

Where a resource is faulty or damaged upon receipt, BAA will issue a replacement or a refund.

## Refund of Other Fees

The following fees are generally **non-refundable once charged**, provided that the associated product or service has been supplied:

- **Hard Copy Credentials Printing Fee** – \$65 (if requested).
- **Credential Reissue Fee** – \$65 (for either digital or printed reissue).
- **Unit Reassessment/Re-enrolment Fees** – Charged at fee-for-service rates after two attempts.

However, students may request a refund for these fees if the product or service has not been supplied within a reasonable timeframe.

BAA will assess what constitutes a reasonable timeframe based on the individual circumstances at the time of the request.

## Refunds Related to Approved Concession

If a student is granted an approved concession (e.g. Health Care Card) after having paid full fees, they are entitled to a **refund of the difference** between:

- The full **tuition fee** and the **concessional tuition fee** rate.
- The full **RPL assessment fee** and the **concessional RPL assessment fee**, if applicable.

Where a student's concession is approved within the grace period and applied to fees already paid at the full rate, if the tuition fees paid exceed the tuition fees due the student is eligible for a refund of fees to the amount overpaid.

## BAA Closure or no longer approved to offer Funded Training

If BAA closes or is no longer approved to offer funded training, you will receive a full refund of unused fees.

It is important to note that students will not be refunded fees paid by government funding, their Employer or by a third party.

## Refund Appeals

Any party who pays fees to BAA has the right to appeal a refund decision. BAA's Grievances, Complaints and Appeals Policy outlines the steps to appeal a decision. This does not affect a student's right to pursue action under Australian Consumer Law.

You can also access BAA's Grievances, Complaints and Appeals Policy to provide feedback. We treat all feedback with respect and confidentiality, and we aim to resolve issues promptly, fairly, and in a culturally safe manner, accessible to all students and protects students who raise issues. Students may also contact Student Services or their Student Success Coach for assistance in accessing the process.

Our Grievances, Complaints and Appeal Policy is located on the following webpage:

<https://buildersacademy.edu.au/baa-academy-links-and-documents/>

## Employer and Third-Party Payment Terms

For students undertaking a **traineeship or apprenticeship**, where the student indicates that an employer will be responsible for payment of fees, an **Employer Agreement** must be completed as part of the enrolment documentation.

Where an employer or other third party organises training for a group of students, a **Memorandum of Understanding (MOU)** will be prepared and signed.

These agreements are **in addition to the standard enrolment paperwork** completed by each student.

The **Employer Agreement** or **MOU** will clearly outline:

- Applicable tuition fees and other charges
- Agreed payment terms, including schedule and method of payment
- Refund conditions specific to the arrangement

All financial arrangements must be **discussed and agreed to in writing prior to the commencement of training**, ensuring all parties understand their responsibilities.

## Employer and Third-Party Fee Liability

If a student withdraws during their apprenticeship or traineeship, the **employer or third party remains liable** for fees as outlined in the signed agreement.

## Outstanding Employer and Third-Party Debts

BAA may **restrict future enrolments** for apprentices or trainees where an employer or third party has **outstanding fee payments**. Outstanding debts must be resolved prior to approving any new training arrangements.

## Employer and Third-Party Refunds

Where an **Employer Agreement** or **MOU** is in place, a **specific refund policy** applicable to that agreement will be included in the documentation.

It is important to note that where fees are fully or partially paid by government funding, any overpaid portion of monies paid by the Government will be refunded to the funding body.

## Monitoring and Review

This policy is maintained under version control to ensure it remains accurate, relevant, and compliant with all applicable requirements.

It will be formally reviewed on an annual basis by the Compliance Team, in consultation with relevant stakeholders, including Student Support, Training Operations, and Senior Management.

Reviews will ensure that the policy continues to meet the requirements of the Standards for RTOs 2025, Government contracts (e.g. Skills First), and other regulatory or quality frameworks.

In addition to scheduled reviews, this document may be updated earlier in response to:

- Changes in legislation, regulatory standards, or contractual obligations;
- Internal audits or findings from complaints, appeals, or investigations;
- Feedback from students, staff, or third parties that identifies a need for improvement;
- Organisational restructuring or operational changes that affect policy content.

Where relevant, students and stakeholders will be notified of significant changes via internal communications, staff briefings, or updates to the Student Handbook or website.

Records relating to fees and refunds are retained for a minimum of 7 years and managed in accordance with BAA's Records Management Policy.

## Continuous Improvement

At BAA we take all feedback, grievances and complaints seriously. When a complaint is upheld, we investigate the cause and take action to prevent similar issues from occurring in the future.

We use complaints and feedback to identify areas for improvement across our programs, systems, and services as per our Continuous Improvement Policy and Procedures. Once action has been taken, we monitor and review the outcome to make sure it is effective.

This process helps us improve the learning and support experience for all students.

## Accessibility of Information

BAA is committed to providing support information in accessible formats for students (e.g., plain English, large print, accessible PDFs, translated materials, and formats for assistive technology users).

If required, please speak with your Student Success Coach or Student Services team so we can offer the right support in getting information in an accessible format for you.

*We acknowledge the Traditional Custodians of the lands we live on. We pay our respects to all Elders, past and present, of all Aboriginal and Torres Strait Islander nations.*