SLSQ Education Policy | RTO 2804

Title:	Fees and Refunds	**Department:**	Education
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		SRTO's:	2.1, 2.3, 2.6, 2.7, 2.8, 4.1, 4.3, 4.4

Introduction

Surf Life Saving Queensland (SLSQ) Education is a Registered Training Organisation (RTO) committed to delivering high-quality, relevant, and contemporary education and training. SLSQ Education operates in alignment with the core values of Surf Life Saving Queensland. SLSQ Education supports the development of skilled individuals through nationally recognised programs, courses, and qualifications.

Through ongoing commitment to regulatory compliance and educational excellence, SLSQ Education ensures that its training and assessment services uphold the highest standards of quality and integrity. SLSQ Education maintains compliance with all relevant Australian, State, and Territory legislation, and adheres to the following regulatory frameworks:

- National Vocational Education and Training Regulator Act 2011 - Federal Register of Legislation.
- National Vocational Education and Training Regulator (Outcome Standards for NVR Registered Training Organisations) Instrument 2025.

OUR Core Values

Innovation Continually explore cutting edge technologies and systems as we work towards our beach and Clubs of the future.	**Safety** Prioritise and take responsibility for safety at all levels across the organisation, both on and off the beach.
Respect Treat each other with respect, value each other's contributions, and celebrate our people who strive for excellence.	**Community** We will not only protect the community we serve but we will reflect on the community we operate within and foster a welcoming culture.
Trust Ensure that trust and accountability are the cornerstones of our organisation through open and honest communication, and by always delivering on our commitments.	**Integrity** We will display the quality of honesty and having strong moral principles.

Scope

This policy applies to all fees, charges, payments, and refund arrangements for Vocational Education and Training (VET) courses and units of competency delivered by SLSQ Education (RTO ID 2804). It covers all prospective and enrolled learners, including those participating in nationally recognised training products, accredited courses, skill sets, and individual units.

The policy governs the provision of fee information, collection of fees, management of payments, and the assessment and processing of refund requests. It applies to all enrolment types, including full qualifications, individual units, short courses, and any third-party delivery arrangements where SLSQ Education is the issuing RTO.

This policy ensures transparency, fairness, and compliance with consumer protection requirements and the National Vocational Education and Training Regulator (Outcome Standards for NVR Registered Training Organisations) Instrument 2025, particularly Standards 2.1, 2.3, 2.6, 2.7, 2.8, 4.1, 4.3, and 4.4.

Purpose

This policy outlines the fees, charges, and refund conditions for all Vocational Education and Training (VET) courses delivered by Surf Life Saving Queensland (SLSQ), in alignment with SLSQ's Registered Training Organisation (RTO) standards and obligations.

SLSQ are committed to ensuring that all current and prospective students are provided with clear, accurate, and up-to-date information regarding fees and refund arrangements prior to enrolment. The objective of this policy is to promote transparency and fairness in financial transactions related to course enrolments and to meet the compliance requirements of the Standards for RTOs 2025.

This policy provides the principles that govern learner requests for a refund of their course fee. Related processes are outlined in the Deferral, Extension, Transfer, and Withdrawal Policy.

Policy

SLSQ Education is committed to providing clear, transparent, and fair information about fees and refunds to enable learners to make informed decisions and to protect their consumer rights.

1. SLSQ Education recognises the rights of learners to receive accurate and timely information regarding all fees, charges, payment options, and refund conditions prior to enrolment and throughout their training.
2. SLSQ Education is committed to ensuring that fee and refund processes are managed with integrity, fairness, and accountability, and that learners are not disadvantaged by unexpected costs or unfair practices.
3. Prospective learners are provided with clear information, guidelines, and advice about fees, charges, refund eligibility, and the refund application process before enrolling.
4. All fees and charges are clearly itemised and communicated consistently across marketing materials, the enrolment process, and the Learner Handbook.
5. Learners have the right to request a refund in accordance with this policy and to have their request assessed fairly, promptly, and in line with the principles of procedural fairness and natural justice.
6. All refund requests will be treated seriously, handled confidentially where appropriate, and responded to in writing with clear reasons for the decision and options for internal review or appeal.
7. Any person found to have acted unfairly or breached this policy in relation to fees or refunds will be subject to counselling, disciplinary action, or other appropriate measures.

The effectiveness of SLSQ Education's fees and refunds processes is regularly reviewed as part of continuous improvement activities, and related financial and operational risks are identified and mitigated. Learners are advised of this policy prior to enrolment and through the Learner Handbook. Staff involved in enrolment and financial administration are advised of their responsibilities on commencement.

Eligibility for refunds

Learners may be eligible for a full or partial refund of their course fees under the following conditions if they:

- Enrolled in a course that has been cancelled by SLSQ Education
- Overpaid the course fee
- Granted a fee exemption dated to the time of their course enrolment
- Formally advised SLSQ Education in writing within the five (5) business days of provisional enrolment period that they wished to withdraw.
- Special consideration applied for and granted

Refund request assessment

SLSQ Education will assess learner requests for a course fee refund if the learner withdraws after the five (5) business day provisional period and is eligible for a refund under special considerations, approved by the Head of Education.

Refunds

- 10% of the candidates' fees cover administration costs and are non-refundable.
- If a candidate cancels or withdraws within seven (7) days of enrolment, fees (less 10% administration cost) will be refunded if no units have been completed.
- SLSQ Education will not hold more than $1500 of Candidate's fees, in advance.
- Partial or full refunds will be considered after ten (10) working days from the commencement, with the exception of exceptional circumstances (e.g. long-term illness) can be proved.
- Deferment of training due to genuine circumstances can be negotiated
- Where SLSQ Education cancels a training agreement, a fair and reasonable refund will be granted, where fees have been paid in advance
- No refund is available to candidates who remain enrolled and do not progress. If a candidate decides not to continue with the enrolled course, the candidate is required to notify the Quality and Compliance Officer us of the intention to "withdraw or defer".
- Prior to commencement, if SLSQ Education cancels a course before it commences, the candidate will be offered alternative dates (if the training is rescheduled). If the training is not rescheduled or the dates offered do not suit the candidate, all fees paid by will be refunded in full within 10 days of the training being cancelled.
- In the unlikely event that SLSQ Education must cancel a course due to extenuating circumstances the candidate will be offered the option to enrol with another RTO. SLSQ Education will assist in both finding a suitable RTO and in the transition to the new RTO. Any fees paid in advance held by the RTO and not attributed to training completed will be refunded and a statement of attainment issued for any units successfully completed.

Governance and Risk Management

Leadership and Accountability:

- SLSQ's Chief Financial Officer (CFO) is responsible for ensuring that all refund policies and procedures
  comply with the RTO Standards 2025 and relevant legislative obligations
- Internal audits and scheduled reviews are conducted to assess compliance and financial integrity
- Refund decisions are systematically monitored to uphold fairness, consistency, and transparency

Risk Management:

- Robust financial planning processes are in place to ensure SLSQ Education can meet all refund obligations
- Potential conflicts of interest in refund decisions are identified, disclosed, and effectively managed
- Risk registers are maintained to monitor financial and operational risks associated with learner refunds

These governance measures ensure that SLSQ Education maintains a strong financial position while protecting student rights and upholding compliance standards.

Continuous Improvement

SLSQ are committed to the continuous improvement of its refund policy and related procedures to ensure they remain fair, transparent, and responsive to student needs.
SLSQ's Improvement strategies include:

- Regular review and analysis of student feedback, complaints, and appeals
- Identifying trends and root causes of issues to drive meaningful policy enhancements
- Ensuring updates align with changes to regulatory requirements and best practices
- Engaging relevant stakeholders in policy review processes to ensure quality and consistency

This continuous improvement approach supports high standards of service delivery and learner satisfaction.

Appeals

1. Learners who seek to appeal SLSQ Education 's assessment outcome of their course fee refund application must do so within thirty (30) calendar days of receiving their written outcome from SLSQ Education.
2. The appeal will be handled under the process and timelines of the Complaints and Appeals Policy.

Principles

SLSQ Education provides prospective and enrolled learners with the terms and conditions of their enrolment, including clear information on course fee refunds prior to enrolment.

Fee Information Accessibility (Standard 2.1 – Outcome Standards| NVR Instrument 2025)

SLSQ Education ensures that all fee and refund information is clear, accurate, and readily accessible to prospective learners prior to enrolment.
This information includes:

- All fees, costs, and charges associated with the course
- The timing and method of fee payments
- The process for requesting a refund
- The conditions under which a refund may be granted

This transparency supports informed decision-making and aligns with our commitment to learner rights and consumer protection under the RTO Standards 2025.

SLSQ Education complies with the Outcome Standards for NVR Registered Training Organisations 2025 related to informing and protecting learners about changes to their study and course fee refunds. This includes reference to relevant national and state legislation covering fair trading, competition, and consumer affairs.
All requests for course fee refunds must be made in writing to QualityandCompliance@lifesaving.com.au using the appropriate Fees and Refunds Application Form as determined by SLSQ Education.

Consumer Protection and Appeals (Standard 2.7 & 2.8 – Outcome Standards| NVR Instrument 2025)
SLSQ Education is committed to upholding the rights of learners as consumers, in accordance with relevant state and territory consumer protection laws.
Prospective and current students will be clearly informed of their consumer rights, including their right to:

- access transparent information about fees, services, and policies
- appeal decisions made by SLSQ Education, including those related to refunds, through the formal Complaints and Appeals Policy and Procedure

SLSQ Education will promptly notify students of any changes that may affect the delivery of their training or assessment services.
This includes:

- changes to the ownership or legal entity of the RTO
- the introduction of new third-party arrangements or changes to existing third-party delivery of services

This approach ensures students are protected, well-informed, and supported throughout their learning journey with SLSQ Education.

Evidence of Compliance – Support for Students (Standard 2.3 & 2.6 – Outcome Standards| NVR Instrument 2025)
SLSQ Education will retain appropriate evidence demonstrating full compliance with the requirements to support learners throughout their training and assessment.
This includes documentation confirming that:

- Students have been provided with clear and timely information to make informed decisions
- Appropriate support services have been offered and delivered based on individual learner needs
- Any adjustments made to support equitable access and participation have been recorded
- Ongoing monitoring of learner progress and support needs is conducted and documented

These records ensure accountability, continuous improvement, and alignment with the Standards for RTOs 2025.

Responsibilities | Communication

SLSQ's Head of Education is responsible for overseeing and ensuring the policy is implemented appropriately. This includes delegation authority to designated SLSQ Education officers, as required. This policy will be communicated to officers who are responsible for, or engaged in the design, delivery, fees and refunds processes on behalf of SLSQ Education.

Legislative Framework | Instruments

SLSQ Education complies with the Outcome Standards for NVR Registered Training Organisations 2025, and specifically VET Student Support (Quality Area 2) and Governance (Quality Area 4) which mandate clear and accurate information for learners. As an RTO we operate with integrity and are accountable for the delivery of quality services. Our operations include regular and systematic monitoring and evaluation to support quality delivery and continuous improvement of services.

SLSQ Education Code of Conduct Policy
SLSQ Education Enrolment Policy
SLSQ Education Training and Assessment Policy
SLSQ Education Complaints and Appeals Policy
SLSQ Risk Management and Compliance Policy
SLSQ Education Deferral, Extension, Transfer and Withdrawal policy

Terms and Definitions (relevant to this Policy)

Term	Definition
Cancellation	Where an SLSQ Education learner is cancelled as a result of not meeting the terms and condition of their enrolment.
Course	A program of study that may consist of a nationally recognised qualification, accredited course, skill set or unit of competency.
Course deferral	In some circumstances, a learner may wish to defer their course enrolment or place their course on hold due to unforeseen events that do not allow continued study. No cost is involved.
Course extension	A Course Extension provides learners with an extended period to complete their course past the Course End Date. A course extension may involve a cost that is not refundable.
Course start date	Is the date on which all the following conditions have been met: o The learner has accepted SLSQ Education 's terms and conditions o The learner has received their login details to the online portal; aXcelerate o The learner has access to the Learning Portal and can review the first module.
Course transfer	Refers to an internal transfer to another accredited course that is currently offered by SLSQ Education and that is accepting new learner enrolments. A cost may be involved if the new course is at a higher fee. If the new course is at a lower fee, no refund is given.
Refund	Refers to the cancellation of the full or partial fee of a course or units of study that a learner has already paid. The refund and the amount of the refund will depend on learner's eligibility.

Special consideration	A situation that has occurred or renders the individual ineligible for the course or unable to meet the financial commitments, by application this is subject to review/ approval by the Head of Education.

Key Contacts

SLSQ Education Quality and Compliance Officer	QualityandCompliance@lifesaving.com.au
SLSQ Education Enquiries	RTO@lifesaving.com.au

Policy Ownership

Policy Owner	Head of Education
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Maintenance Owner	RTO Quality and Compliance Officer