RTO 46630 · HLT Health Training Package

POLICY

Fees, Refunds and Cancellations Policy (Compliance Requirements)

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APPROVED BY	Naton Mansfield-du Toit

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FEES, REFUNDS & CANCELLATIONS POLICY

Document Title:	Fees, Refunds & Cancellations Policy
Document ID:	ACMEA-POL-019
Version:	1.3
Author:	Lucas Etcheverry
Approved by:	Naton Mansfield-du Toit
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Version	Date	Author	Changes
1.0	March 2026	Lucas	Initial Version
1.1	9 November 2026	Lucas Etcheverry	Payment terms: students may pay at enrolment or later; full payment is required before the Statement of Attainment is issued. Prepaid fee limit unchanged.
1.2	9 November 2026	Lucas Etcheverry	Fee schedule added in 4.1: ACMEA direct and N.S.W Express Training First Aid & CPR sessions $40 / $80 / $90; Sydney First Aid and CPR sessions $45 / $89 / $99 booked online, or $40 / $80 / $90 paid in cash on the day.
1.3	10 November 2026	Lucas Etcheverry	New refund schedule (4.3) for ACMEA and all third parties: more than 72 hours' notice = full refund less $25 administration fee; less than 72 hours or no-show = no refund; private on-site training deposits non-refundable; sessions cancelled by ACMEA or a third party = full refund or transfer. Scope covers fees collected by third parties; ACL statement added.

1. Purpose

ACMEA Academy is committed to transparent and fair financial dealings with all students. This policy sets out the fees charged, the circumstances in which refunds are granted and the management of course cancellations by either the student or the RTO.

2. Scope

This policy applies to all students who pay fees to ACMEA Academy, either directly or through a third party delivering on its behalf (including Sydney First Aid and CPR), to all fees a third party collects for those students, and to all staff who manage enrolments, payments and refunds.

3. Legislative Framework

This policy is informed by and must be read in conjunction with the following legislation and standards:

- Standards for Registered Training Organisations 2025
- Australian Consumer Law
- Competition and Consumer Act 2010 (Cth)
- Privacy Act 1988 (Cth)

4. Policy Statement

4.1 Publication of Fees

- All fees are published on the ACMEA Academy website and in pre-enrolment materials before any commitment is made. Fees for sessions delivered directly by ACMEA Academy (including as N.S.W Express Training First Aid & CPR): HLTAID009 $40, HLTAID011 $80, HLTAID012 $90. Sessions delivered by our partner Sydney First Aid and CPR (booked through its ACMEA booking page): $45 / $89 / $99 (HLTAID009 / HLTAID011 / HLTAID012) when booked and paid online, or $40 / $80 / $90 if paid in cash on the day of the session.
- Fees include tuition, materials and reissue of Statements of Attainment. A $25 administration fee applies only when a refund is made (4.3).
- Students will be notified in writing of any fee change that applies to their enrolment

4.2 Payment Terms

- Students may pay their fees in full when they enrol, or pay later ("start now, pay later"). Full payment is required before the Statement of Attainment is issued.
- ACMEA Academy does not collect more than $1,500 in prepaid fees from an individual student at any time, in accordance with the Standards
- There is no separate enrolment fee.

4.3 Refund Schedule

- Cancellation by the student more than 72 hours before the session starts: full refund, less a $25 administration fee.
- Cancellation by the student less than 72 hours before the session starts: no refund.

- Not attending without notice (no-show), or withdrawing on or after the session starts: no refund, except in documented special circumstances approved by the CEO (4.4).
- Session cancelled or rescheduled by ACMEA Academy, or by a third party delivering on its behalf: full refund of all fees paid, or transfer to another session if the student prefers.
- Private on-site (group) training: deposits are non-refundable.

4.4 Special Circumstances

Where a student is unable to complete training due to serious illness, bereavement or other extenuating circumstance supported by documentary evidence, the CEO may approve a partial refund or credit against a future enrolment. Nothing in this policy limits a student's rights under the Australian Consumer Law. Third parties delivering on behalf of ACMEA Academy apply this refund schedule to all fees they collect.

5. Procedures

1. Students complete an enrolment form that records fees payable and acknowledges this policy.
2. Payment is made in line with the agreed schedule and recorded in the Student Management System.
3. Refund requests are submitted in writing, with supporting evidence where relevant, to info@acmea.com.au.
4. The RTO Manager assesses the request against the Refund Schedule and notifies the student within 10 working days.
5. Approved refunds are paid within 14 calendar days via the original payment method where practical.
6. Declined refund decisions may be escalated through the Appeals Policy (ACMEA-POL-017).
7. A record of all refund requests and outcomes is maintained for audit.

6. Responsibilities

Role	Responsibility
CEO	Approve special-circumstance refunds; policy oversight.
RTO Manager	Assess routine refund requests; maintain records.
Administration	Process payments and refunds; issue receipts; update SMS.
Student	Pay fees per agreement; submit refund requests in writing; provide supporting evidence.

7. Related Documents

- Pre-Enrolment Information Sheet (ACMEA-MKT-002)
- Student Handbook (ACMEA-HB-001)
- Complaints & Appeals Policy (ACMEA-POL-002)

- Appeals Policy (ACMEA-POL-017)
- Privacy Policy (ACMEA-POL-018)

8. Review

This policy will be reviewed annually by the RTO Manager and approved by the CEO, and additionally in response to fee changes, complaint trends or regulatory change.