Fees, Payments and Refunds Policy

Date adopted: 1 July 25	
Authorised by: LNT Executive	**RTO Outcome Standards:** 2.1, 2.2
Version Number: V2	**Reviewed by:** Quality and Compliance

1. Policy Purpose

This policy applies to all individuals engaged with Look Now Pty Ltd, trading as Look Now Training and Peak College and Peak College. This includes, but is not limited to:

- Learners enrolled under fee-for-service arrangements
- Learners receiving funding through State Government programs
- Apprentices and trainees participating in nationally recognised training
- Employees of Look Now Pty Ltd across all operational and administrative functions

The provisions outlined in this document are designed to ensure consistent standards of practice and compliance across all relevant groups, in alignment with applicable regulatory and organisational requirements.

2. Policy

Policy Overview

Look Now Training and Peak College are committed to providing clear, accessible, and transparent information regarding all fees, payment options, and refund procedures. This policy outlines the financial obligations of learners and the processes for managing payments and refunds. The full Fees, Payment and Refund Policy is available on the official websites of Look Now Training and Peak College.

To support learners from diverse financial backgrounds, we offer flexible payment arrangements, including credit card payments, instalment plans, and bank transfers.

Fee Protection and Payment Limits

In line with national regulatory requirements, Look Now Training and Peak College will not accept more than **$1,500.00** in advance from any individual learner prior to the commencement of training. After training has commenced, any additional charges will also be capped at **$1,500.00** at any one time. These measures are in place to protect learner funds and ensure compliance with national standards.

Withdrawals, Refunds, and Appeals

Learners who wish to withdraw from a course, cancel their enrolment, or request a refund must submit their request in writing. This can be done via an email, or formal letter.

Refund decisions are subject to review, and learners have the right to appeal through the Complaints and Appeals Policy, available on our websites. This policy does not affect your rights under **Australian consumer protection laws**, nor does it limit your ability to seek resolution through external legal channels.

State Government Funded Programs

Fees

- Learners enrolled in government-funded training must contribute to the cost of training through a **co-contribution fee**.
- Co-contribution fees are charged per qualification and are published on our website.
- A **30% upfront payment** is required, with the remaining **70% due within 7 days** of training commencement.
- Fees may be paid by the learner, their employer, or a third party.

Payments

- Payments can be made in full or via instalments using credit card or bank transfer.
- All payments must be made directly to Look Now Training and Peak College.
- All outstanding fees must be paid in full before a **Qualification** or **Statement of Attainment** can be issued.

Refunds

Before enrolment, learners will be provided with:

- The total co-contribution amount payable.
- Full details of costs, payment methods, refund processes, and any applicable exemptions.

Refund conditions:

- A **full refund** of co-contribution fees will be granted if the learner cancels their enrolment **before training commences**.
- If a learner **withdraws after training has started**, a **partial refund** may be issued based on the proportion of training completed.
- Employers or third parties who have paid additional fees beyond the co-contribution and government subsidy may be eligible for a refund of those excess amounts.
- If a course is **cancelled before commencement** by Look Now Training or Peak College, a **full refund** of any fees paid in advance will be issued.
- Learners who do not return **loaned resources** upon withdrawal, completion, or cancellation may be charged a **replacement fee**.

Fee-for-Service Learners

Fees

- Fees for short courses must be paid **in full** on or before the course start date.

Payments

- Payments can be made in full or via instalments using credit card or bank transfer.
- All payments must be made directly to Look Now Training and Peak College.
- All outstanding fees must be paid in full before a **Qualification** or **Statement of Attainment** can be issued.

Refunds

- Learners who **formally withdraw in writing within five (5) days** of the course start date are eligible for a **full refund**.
- Withdrawals made **after the 5-day period** are **non-refundable**.
- If a learner is unable to commence a pre-paid short course, they must provide **at least 48 hours' notice**.
- Failure to provide notice will result in the **full fee being charged**.
- Where notice is provided, course fees paid will be refunded **minus an administrative handling fee**.
- **Special consideration** may be granted for unforeseen circumstances, subject to **Manager approval** and supporting documentation.
- If Look Now Training and Peak College are unable to deliver the agreed services, a **full refund** will be provided.

The Following information is taken from the Skills Assure Supplier Policy 2025.

Appendix 1: Fee Conditions

A. The **Co-Contribution Fee** must represent the total cost to the Student, including any enrolment charges (e.g. ID card fees), tuition, services and materials fees, and all other mandatory costs related to delivering training, assessment, and awarding the Qualification. This also includes costs such as criminal history checks, where required for Vocational placement or employment in certain occupations.

B. Upfront charging and collection of the total Co-contribution fee is prohibited. The SAS cannot request or demand more than 30% of the total Co-contribution fee cost upfront.

C. Where the SAS must collect a Co-contribution fee, it may be paid on behalf of the Student by their employer or a third party unrelated to the SAS but cannot be paid or waived by the SAS (whether directly or indirectly), unless approved in writing by the Department. The SAS must not refund, return, or provide cash payments (including 'referral fees' or other bonuses) to any fee payer, including third parties.

D. The SAS must charge, collect, and report Co-contribution fees at the Unit of competency level. **Co-contribution fees must be reported in whole dollar values for each unit via the SAS's VET activity data submission,** regardless of who pays the Co-contribution fee. Unit fees must total the published Co-contribution fee and be calculated either by evenly dividing the total Co-contribution fee across payable units, or proportionally based on the relative length of each unit. The SAS must retain evidence of all Co-contribution fees charged and collected.

E. A Student's eligibility for **Concessional status (or PPG status if an apprentice or trainee)** must be confirmed by the SAS at the time of enrolment, with appropriate evidence retained to support the higher Government subsidy. The higher subsidy enables the SAS to reduce Co-contribution fees and/or provide increased learning support for disadvantaged Students. Evidence must be retained for all Students whose circumstances have been assessed as fully or partially exempt from the requirement to pay fees.

F. Fees cannot be charged for:

- Outcome 60 (credit transfer);
- Outcome 65 (transitional gap training) – when transitioning a Student from a superseded Qualification to the new Qualification and a completed Unit of competency is identified during the mapping process as similar but not equivalent, therefore gap training and assessment is required; or when a Student has completed a Unit of competency and the competency has been superseded and is similar but not equivalent, therefore gap training and assessment is required (however the Qualification code remains the same);
- Student cohorts exempt from paying Co-contribution fees as specified below.

G. Where the Queensland Government states in writing that the collection of Co-contribution fees is optional, the SAS may choose not to collect the Co-contribution fee. In such cases, any decision by the SAS to not collect a Co-contribution fee does not create a financial liability for the Department. The SAS is not entitled to seek reimbursement from the Department for any foregone Co-contribution fee revenue.

H. Cost recovery: Atypical and minor charges by SAS are permitted on a cost recovery basis for services that are not required for the standard delivery of training and assessment services and awarding of a Qualification. This would apply if a Qualification had to be reissued – the SAS (or Department, if applicable) may charge the Student for this service on a cost-recovery basis.

Additional Conditions that apply to General Training

A. Students undertaking Certificate III and above vocational Qualifications, and Skill sets, as well as non-concessional Students enrolled in lower-level vocational Qualifications, are required to contribute to the cost of their training through the payment of a Co-contribution fee. The SAS determines the Co-contribution fee amount. **Note:** The Co-contribution fee should represent a meaningful contribution toward the cost of training and must not be set at an artificially low rate to attract or incentivise student enrolment.
B. A SAS may have different offerings for the same Qualification, which can vary based on factors such as delivery mode (e.g. face-to-face or online), location (e.g. regional or Southeast Queensland), work placements, and high-cost electives. A SAS may charge a different Co-contribution fee for each offering of a Qualification under a general training pathway.
C. **Concessional student status** applies when the student falls into one of the following categories: Holds a Health Care, Veteran or Pensioner Concession Card issued under Commonwealth law, or is the partner or a dependant of a person who holds such a card and is named on the card;
    - Holds an official form issued under Commonwealth law confirming that they, their partner, or the person of whom they are a dependant is entitled to concessions under a Health Care, Veteran or Pensioner Concession Card;
    - Identifies as Aboriginal or Torres Strait Islander;
    - Has a disability;
    - Is an adult prisoner.
D. **Full fee exemption:** The SAS must apply a full Co-contribution fee exemption where the student falls into one of the following categories:
    - Skilling Queenslanders for Work or SQW participants – this training is provided fee-free to Students with any additional costs met through SQW funding;
    - Specific fee-free training programs as announced by the Queensland Government;
    - Foundation skills – this training is fee-free;
    - Lower-level vocational Qualifications for concessional Students – this training can be provided fee-free to Students, as determined by the SAS.

Additional Conditions that apply to Apprenticeships and Traineeships

A. Co-contribution fees are set by the Department at $1.60 per nominal hour for each Unit of competency or Module and must be calculated at the commencement of each unit or Module. The Co-contribution fee applies consistently across all SAS delivering apprenticeships and traineeships. Adjustments to the Co-contribution fee may be applied annually and will be made solely by the Department, with formal notification provided to SAS.

B. Additional Co-contribution fees may be charged to the employer; however, these must be negotiated, agreed upon with the employer, and documented upfront, before the apprentice or trainee enrols in training and training commences.

C. When the individual converts from a school-based apprenticeship or traineeship (SAT) to a full-time or part-time apprenticeship or traineeship, Co-contribution fees must be charged for training and assessment for any units of competency not yet commenced. This does not apply to Free Apprenticeships for under 25s.

D. **Partial fee exemption:** The SAS must charge only 40 per cent of the Co-contribution fee where the apprentice or trainee falls into one of the following categories:
   - Was or will be under 17 years of age at the end of February in the year in which the SAS provides training, and is not at school and has not completed year 12;
   - Holds a Health Care, Veteran or Pensioner Concession Card issued under Commonwealth law, or is the partner or a dependant of a person who holds such a card and is named on the card;
   - Holds an official form issued under Commonwealth law confirming that the individual, their partner or the person of whom they are a dependant, is entitled to concessions under a Health Care, Veteran or Pensioner Concession Card;
   - Identifies as Aboriginal or Torres Strait Islander.

E. **Full fee exemption:** The SAS must apply a full Co-contribution fee exemption where the apprentice or trainee falls into one of the following categories:
   - Undertaking a Qualification as part of the Skilling Queenslanders for Work or SQW – Work Skills Traineeship program;
   - School-based apprenticeship or traineeship;
   - Specific fee-free training programs as announced by the Queensland Government;
   - Foundation skills – this training is fee-free.

Where payment would cause extreme financial hardship, the SAS may also waive the Co-contribution fee. A Co-contribution fee waiver process should be in place at the time of enrolment. The SAS must also have a reasonable internal process to manage appeals regarding Co-contribution fee waiver decisions.

F. **Free Apprenticeships:** The SAS must not charge a fee to any individual who is eligible for a Government subsidy under the Free Apprenticeships for Under 25s initiative. The Department will cover the Co-contribution fee.

Policy review frequency: Annually, and as needed should updates be identified	**Responsibility for review:** Quality and Compliance
Review process: Review relevant documents, feedback, changes in service requirements and legislation. Consult with relevant stakeholders Update as required Review and finalise If changes are made the document will be submitted to the LNT Executive for approval	
Documentation and communication: Update any document registers to record completed review process Include document updates within relevant staff meetings Provide relevant staff with training where necessary Management to encourage two-way communication and feedback Relevant staff to sign off on a new or changed workplace document	