ATM
Australian Training Management

ATM POLICY AND PROCEDURE

Fees, Cancellations and Refunds Policy and Procedure

1. Purpose

This policy ensures that students and clients of Australian Training Management Pty Ltd (ATM) clearly understand course fees, payment conditions, the cancellation process, and refund entitlements. It aligns with the Standards for RTOs 2025 and the Australian Consumer Law to promote transparency, fairness, and financial protection for all learners.

2. Scope

This policy applies to:

- Individual students enrolled in ATM short courses or qualifications.
- Employers booking training on behalf of staff.
- ATM Administration and Accounts staff responsible for processing bookings, cancellations, and payments.

This policy supports compliance with:

- Standards for RTOs 2025 – Outcome Standards 2.1, 2.2, and 4.4 (prepaid fee protection).
- Australian Consumer Law (Schedule 2 of the Competition and Consumer Act 2010).
- National Vocational Education and Training Regulator Act 2011.
- ISO 9001:2015 – Clause 8.2 (Customer Requirements).

3. Definitions

- **Business Day**: Monday to Thursday between 7:00 am and 4:30 pm, and Friday between 7:00 am and 4:00 pm, excluding Western Australian public holidays.
- **Full Business Day Notice**: A full business day is counted when notice is received by close of business the previous business day (4:30 pm Monday to Thursday, 4:00 pm Friday).
- **Course Fee**: The total amount charged for participation in training, including tuition, materials, administration fees, and certification costs.
- **No-Show**: When a student does not attend a course or scheduled session without prior notice.
- **Reschedule**: Transferring a student from their original course date to a new date.
- **Refund Register**: ATM's central record of all refund requests, outcomes, and processed payments.

4. Policy Statement

ATM is committed to managing course fees and refunds with integrity, fairness, and in compliance with the Standards for RTOs 2025 and the Australian Consumer Law. All learners are provided with clear information about their financial rights and obligations prior to enrolment. This policy is available on the ATM website and is provided to learners as part of the booking confirmation process.

5. Roles and Responsibilities

General Manager:

- Makes discretionary decisions on exceptional circumstances referred by the Business and Finance Manager, including the ability to overturn refund decisions where warranted.

Business and Finance Manager:

- Policy owner. Reviews and updates this policy annually or as required.
- Ensures refund and cancellation records are maintained accurately and disputes are resolved fairly.
- Refers matters involving exceptional circumstances or disputes to the General Manager where a discretionary decision is required.

Administration:

- Receives cancellation and refund requests from students and employers.
- Checks the request against this policy, confirms the applicable outcome, and communicates the decision to the student or employer.
- Records all requests and outcomes in the Refund Register.
- Refers requests involving exceptional circumstances or disputes to the Business and Finance Manager.

Accounts:

- Processes approved refunds in accordance with the Refund Method set out in Section 8.

6. Payments

In accordance with the Standards for RTOs 2025 prepaid fee protection requirements, ATM applies the following payment conditions:

Courses valued at or under $1,500 AUD

Full payment is required no later than 7 business days before the scheduled course commencement.

Courses valued over $1,500 AUD

An upfront amount of up to $1,500 AUD is required before course commencement. The remaining balance is payable once the student commences training.

Payment Methods

ATM accepts credit card, EFTPOS, and direct bank transfer. Payment links or tax invoices are issued via email.

Outstanding Fees

If fees remain unpaid after course completion, AQF certification will be withheld until full payment is received.

Booking Methods and Timing

Booking Type	Booking Requirements	Payment Terms
Student booking online, via phone or email.	Student books at eight (8) **business** days or more before the course commencement.	No payment required at time of booking. Full payment of issued invoice due 7 **business** days prior.
	Student books seven (7) **business** days or less to the course commencement.	Full fee required at the time of booking to secure seat.

7. Cancellations and Refunds

ATM requires a minimum of seven (7) full business days' notice to be eligible for a full refund. A full business day is counted when notice is received by close of business the previous business day (4:30 pm Monday to Thursday, 4:00 pm Friday). All refund requests are processed fairly and promptly, with resolution aimed within 14 business days of receiving a valid request.

Key Notes

- A full business day means notice must be received by close of business the previous business day.
- Notification is considered received when it is acknowledged by ATM during business hours. Notifications received outside business hours will be treated as received at the start of the next business day.
- "Day 0" is the actual course day.
- Exceptional circumstances outside the learner's control may be considered at the General Manager's discretion.

Days Before Course	Reason	Notification Requirements	Refund	Reschedule
Day 8 or earlier	Student withdrawal	8 or more full business days before course starts	100% or Course Credit	Yes – No Fee
Day 7 (by close of business previous day)	Student withdrawal	Exactly 7 full business days before course starts, notice received by close of business the previous business day	100% or Course Credit	Yes – No Fee
Day 7 (notification received on the day)	Student withdrawal	Exactly 7 business days before course starts, notice received on the day (after business hours close the previous day)	No refund	Yes – $50 reschedule fee
Day 6 to Day 4	Student withdrawal	6 to 4 full business days before course starts	No refund	Yes – $50 reschedule fee
Day 3 to Day 1	Student withdrawal	3 or fewer full business days before course starts	No refund	Yes – full course fee applies again
Day 0 – No-Show	Non-attendance without notice before 8:00 am	No advance notice given	No refund	Yes – full course fee applies again
Day 0 – Illness	Non-attendance due to illness	Notice before 10:00 am on the day and medical certificate within 2 business days	No refund	Yes – No Fee
Day 0 – Suspended by ATM	Student suspended due to inappropriate behaviour after commencement	ATM notifies student at time of suspension	No refund	At GM discretion – full course fee applies again
Any time – Course cancelled by ATM	Course cancelled by ATM	Students notified as soon as practicable	100% Refund	Yes – No Fee

Non-Attendance – Trainees and Apprentices

Where a qualification learner fails to attend a training session or site visit without prior notice, or where notice is given with fewer than four (4) business days in advance, a non-attendance fee will apply as outlined in the Service Agreement provided at commencement of the qualification. Further training may be disrupted if fees remain outstanding.

8. Refund Method

Where payment was made by credit card or debit card, approved refunds will be processed back to the original payment method. Refunds cannot be issued to alternative bank accounts, cards, or third parties. Where the original card has expired or been cancelled, the cardholder's financial institution will redirect the refund in accordance with standard banking processes.

Where payment was made by bank transfer, approved refunds will be returned via bank transfer to the originating account, unless otherwise agreed in writing and verified by ATM.

9. Refund Process

The following steps apply to all refund requests:

- The student or employer contacts ATM to request a cancellation or refund.
- Administration checks the request against this policy and confirms the outcome.
- The request and outcome are entered into the Refund Register.
- Accounts processes the approved refund in accordance with Section 8.

10. Additional Fees

- Re-issue of certificate or wallet card: fees apply.
- Credit transfer for non-funded students: fees apply.
- Where specialised equipment or modifications are required to accommodate a learner's accessibility needs, associated costs may be at the learner's expense. Requirements will be discussed during the pre-enrolment support review and documented in writing.

11. Recognition of Prior Learning (RPL)

ATM is required under the Standards for RTOs 2025 to offer Recognition of Prior Learning. Individuals who have submitted their evidence for RPL assessment are not eligible for a refund following submission.

12. Information Access and Communication

- This policy is provided to learners as part of the booking confirmation and is available on the ATM website at all times.
- Where an employer books on behalf of a learner, ATM will ensure the learner receives this policy and has the opportunity to confirm their understanding of fees and refund conditions.
- Learners may request a record of their transactions and payments at any time.

13. Complaints and Dispute Resolution

If a student or employer is dissatisfied with a refund outcome or the cancellation process, a complaint may be lodged in accordance with ATM's Complaints and Grievance Procedure, available on the ATM website or upon request.

14. Compliance References

- Standards for RTOs 2025 (ASQA) – Outcome Standards 2.1, 2.2, 4.4
- Australian Consumer Law (Schedule 2, Competition and Consumer Act 2010)
- National Vocational Education and Training Regulator Act 2011
- ISO 9001:2015 – Clause 8.2 (Customer Requirements)

15. Review

This policy will be reviewed annually or following any significant change to ASQA standards, relevant legislation, or ATM's fee structure.

16. Feedback Mechanism

Feedback regarding this policy is welcomed and should be directed to the General Manager at Australian Training Management for review and continuous improvement consideration.

Approval and Revision History:

Approval Date: 07/09/2026
Approving Authority: Aaron Leafe – General Manager
Effective Date: 07/09/2026

Revision History

Version	Revision Date	Approved Date	Summary of changes	Approved by
V1.0	28/04/2025	28/04/2025	Initial release	Aaron Leafe
V1.1	12/08/2025	12/08/2025	Updated cancellation table to reflect day numbers and include key notes	Aaron Leafe
V1.2	20/01/2026	22/01/2026	Updated to include refund method	Aaron Leafe
V1.3	06/07/2026	07/09/2026	Policy owner corrected to Business and Finance Manager. GM role updated to discretionary decisions and ability to overturn refund decisions only. Administration escalation path updated to refer to BFM. Booking table updated to remove deposit requirement: bookings 8+ business days out require no payment at time of booking; full payment due 7 business days before commencement.	Aaron Leafe