Course Fees Charges and Refunds Policy

Fees and Charges Policy:

This policy provides potential students, current students, employers and employment service providers the terms and conditions on the payment and administration of our fees.

Purpose

The purpose of this policy and procedure is to outline Brighten Institute Australia approach to managing fees and refunds and are protected by Brighten Institute Australia.

Standards: Clause 5.3 of Standard 5; Clause 7.3 of Standard 7; Schedule 6.

SCOPE

It is the responsibility of Brighten Institute Australia to:

- Ensure the student is fully informed of any fees, charges and payment options involved in their enrolment through to the completion of their course.
- Inform the student of the terms and conditions in relation to repayments.
- Hold public liability insurance.
- Be able to demonstrate financial viability. Brighten Institute Australia must cooperate with the National VET Regulator, i.e. the Australian Skills Quality Authority (ASQA).
- The VQF operates within a legislative framework.

The purpose of these guidelines is to provide an understanding for the application of tuition fees for individuals enrolling into training programs with Brighten Institute Australia RTO.

Brighten Institute Australia Fees and Charges Schedule will apply from 1st January, 2016 and is applicable to all enrolments at Brighten Institute Australia, including 2017.

This schedule may be changed from time to time in consideration of Ministerial Directions regarding the application of Fees and Charges.

Note: Brighten Institute Australia does not charge fees in advance.

All fees are charged and collected at/after enrolment.

Payment of Fees:

All fees are payable within 14 days of receipt of invoice. All enrolled students must be financial at common cement of studies or have a current payment plan in place.

Calculation of Fees for Recognition of Prior Learning (RPL):

Brighten Institute Australia may apply a charge for any assessment conducted as part of RPL only if the assessment is conducted at the request, or with consent of the student. A fee of $250 will apply to any RPL request outside of normal programme enrolment.

It is a mandatory requirement that you as a prospective student indicate clearly to us your understanding and acceptance of the fees you will be charged. As you can purchase your training from us either by online, by invoice and bank transfer, or over the phone; we are obliged to make sure that you are provided all information possible to allow you to make an informed choice.

We also need to ensure that you receive the correct services from us.
Brighten Institute Australia website section ‘Courses’ contains a listing of each training course that we offer.

- For On Campus, Blended courses online courses that can be purchased directly from the website lists the full price is clearly displayed.
- For the price of each course or unit may not all be displayed. In these cases Price On Application (POA) is clearly defined.

We will not charge you GST as we are exempt if we are delivering Nationally Recognised Training, as RTOs are eligible for GST exemption under section 38-85 GSTR 2003/1 Goods and Services Tax.

If you have any questions regarding the fee charged, please do not hesitate to contact us on 02 9223 1868 or email to contact@brighten.edu.au

Definitions

**Enrolment Fee**: an enrolment fee charged for processing enrolment applications that is non-refundable except where Brighten Australia Institute has cancelled a course.

**Materials Fee**: a charge to cover the cost of manuals, resources or other materials required by the student for a specific course.

These items remain the property of the student.

**Tuition Fee**: the fee for the delivery of the training.

**Course Fee**: an overall full fee charged for a course which is inclusive of Enrolment Fee, Tuition Fee and where applicable, Materials Fee.

**Course Start / Commencement Date**: The course starts or commencement date is the first date of the course in which the student is enrolled as published on the letter of offer and course agreement.

In the case of students studying online or via distance learning, the course starts or commencement date is the first date that the student accesses the course material online or has signed for reception of the distance learning materials.

**Australian Student Tuition Assurance Scheme (ASTAS)**

ASTAS ensures that any Australian student displaced from a course, due to Brighten Institute Australia inability to continue the course, is relocated efficiently and with minimal disruption to a comparable course with another member or approved provider.

- ASTAS satisfies the requirements of the Higher Education Support Act 2003 and has been approved by ASQA as an alternative fee protection measure.
- All course enrolment fees paid to Brighten Institute Australia that exceed $1500 are protected under the ASTAS Scheme.

**Course Fees and how much does it cost?**

We know it can be challenging to find the money to upskill and move things along, so we have priced our courses in a way that we think is fair and equitable.

**Course Fees**

Prices correct as at Tuesday, 23 February 2016. All prices are in Australian Dollars (AUD). Prices do not include GST. Note: GST is not payable on educational services. Prices may be subject to change without notice. Please refer to www.brighten.edu.au
Course Payment methods
Brighten Institute Australia offers a range of ways for you to pay for your course
- Pay in Full
- Payment Plan by Direct Debit
- Payment by Credit Card or Debit Card
- Payment by Centrepay

Payment methods
Brighten Australia Institute offers convenience in your payment type. Payments can be made to Brighten Institute Australia in the following ways:
- Direct Debit: Contact us for details
- Cheque: Make cheques payable to: Brighten Institute Australia Pty Ltd
- EFT bank transfer: Contact us for details
- Cash
- Visa or Mastercard credit card
- American Express

Paying Online Fees
To ensure that you are fully aware of our online fees, the following steps are followed during the purchase and enrolment process.
Please read and understand the following:
1. Our website will clearly tell you the cost of your selected unit or course, its inclusions and any additions or special conditions.
2. It will also clearly tell you any special requirements that you must have to complete the course, such as access to a computer and or a workplace environment. It is your responsibility to provide these, not ours.

Do not purchase the course if you cannot meet all of the requirements.
I. We choose to use the PayPal Payment Gateway or Shopping Cart to collect fees from our websites. PayPal is linked directly to our online Learning Management System (LMS).
II. To enrol in an online course through the website, select the ‘BUY NOW’ button adjacent to your course.
III. Follow the onscreen prompts and enter in your CC details – or you can transfer funds from your PayPal account.
IV. PayPal will tell you a summary of your purchase
V. Once you click submit button the payment gateway will then collect your student enrolment information and register your application.
VI. Once this transaction has been completed, our administration staff will register you in the selected training course for the date requested.

Paying by Payment Plans * conditions apply
Payment plans for weekly, fortnightly or monthly ‘Pay as you go’ are available to make your life easier.

We can align your payment plan with your pay cycle

We offer payment plans for the convenience of students and employers. The payment plan is set to take out payments in instalments (as agreed on the enrolment form) from either the bank or credit card of the students each fortnight.
Payment plans for weekly, fortnightly or monthly ‘Pay as you go’ are available to make your life easier.

We can align your payment plan with your pay cycle.
Please Note: All payment plans must be paid at least 1 month (4 weeks) in advance at all times. Weekly, Fortnightly, Monthly payment plan (maximum 12 months)

Payment Plan fees are applicable as follows:
- A one-time setup fee of $2.20 is applicable.
- Transaction fee of $0.88 for each transaction.
- Transacting from a bank account will incur a $0.88 transaction fee.
- Transacting from Visa/MasterCard will incur the higher of $1.65% or $0.88 per transaction.

Conditions apply:
1. Student / Fee payer must pay a deposit of 15% of the total tuition and amenities fees plus 100% of the materials fees at the time of enrolment
2. A 4.6% billing fee is charged;
3. The student / fee payer must sign an agreement accepting full responsibility to pay instalments by due dates listed on the Payment Schedule;
4. Payment plans must be kept 4 weeks in advance at all times;
5. Final instalment due no later than one month prior to your course finish date.
6. It is the student / fee payer responsibility to ensure that the student and fee payer current email address to Brighten Australia Institute for correspondence issuing notices and reminders. Brighten Australia Institute shall deem that the notices have been delivered when the email is sent and there is no bounce back through the Brighten Australia Institute email system;
7. It is your responsibility to regularly check the nominated email account and comply with the Payment Plan;
8. You must inform Administration at Brighten Australia Institute of any circumstances that may affect the Payment Plan Agreement as they arise;
9. Full payment of tuition fees must be made prior to the final assessment/completion of the module/subject/course;
10. The Instalment Payment Plan is not an available option for payments by companies on behalf of staff / students;
11. Where early withdrawal occurs, full balance must be settled no later than 2 weeks after date of withdrawal. (You are still liable for all fees and charges even if you withdraw, subject to Brighten Australia Institute Enrolment Policy & Procedure.
12. If you withdraw within the refund period stipulated in the Enrolment Policy and Procedure, the payment plan will be adjusted as required.

Refunds will be handled consistently with the current refundspolicy.

How Do I apply for a Direct Debit Payment Plan?

To apply for Brighten Institute Australia Payment Plan, you must present with your Australian bank account or Australian credit card account details to Administration at our Sydney Campus, along with your enrolment form, and complete a Brighten Institute Australia Payment Plan Agreement with our staff.

If you intend to use a bank or credit card account other than your own for the payment plan, you must also present with the account holder to have the agreement co-signed by the account holder.

This will enable direct debit of weekly or fortnightly payments from your nominated bank account to commence within 14 days.
Direct Debit Declaration

1. Where the due date does not fall on a business day and there is certain whether sufficient cleared funds will be available to meet the direct debit request (DDR), the student will contact the financial institution directly and ensure that sufficient cleared funds are available.

2. The student understands that if I need to change my direct debit arrangements or cancel or defer a debit payment, I need to phone or visit Administration seven (7) working days of Brighten Institute Australia of my next debit day to authorise a change to my arrangements in writing.

3. The student understands that I can stop or cancel the regular direct debit request any time by giving Brighten Institute Australia or my financial institution 14 days written notice.

4. If at any time I feel that a direct debit against my nominated account is inappropriate or wrong, it is my responsibility to notify Brighten Institute Australia or my financial institution as soon as possible.

5. Direct debiting through Bulk Electronic Clearing System (BECS) is not available on all accounts. I can check my account details against regular statements or check with the financial institution as to whether I can request a direct debit from my account.

6. It is my responsibility to ensure that there are sufficient cleared funds in my nominated account to honour the DDR. I understand that the DDR will be automatically cancelled if three direct debit payments are dishonoured because of insufficient funds within a 12-month period and the full amount owing on my account will become payable immediately. Brighten Institute Australia will give me 14 days’ notice in writing if they intend to cancel my DDR. Brighten Institute Australia will also charge the cost of dishonoured direct debits against my account.

7. The student understands that Brighten Institute Australia will keep information about my financial institution account confidential except to the extent necessary to resolve any claim that I make relating to a debit that I claim has been made incorrectly, or as otherwise required by law.

Paying by Credit Card

We accept credit card payments by Visa and Master card via Please refer to office for details Web Pay. The below link allows a student to make online credit card payments securely: Please refer to office for details

A transaction fee of $0.55 + 1.65% per transaction will apply.
The invoice number must be added as a bill reference, this will ensure that we identify the payee against the payment.

Paying by Centrepay

Centrepay is a voluntary direct bill-paying service offered to customers receiving Centrelink payments.

Centrepay will only be applicable to students who are enrolling in a qualification delivered by Brighten Institute Australia and are already on Centrelink benefits.

This method of payment requires a minimum deduction of $10 each fortnight.

For a student to apply to pay through this method they need to:

- Download and fill out the following form

Under Part C of the form enter the following provider details:

- Service provider’s name: Brighten Institute Australia Pty Ltd
- Service provider’s address: Level 5, 12 O’Connell Street, Sydney NSW 2000
• **Service provider's phone number:** 02 9223 1868
• **Service provider's Centrepay Reference Number:** Please refer to office for details
• **Your account number:** Provide your student number (this will be issued to you on successful completion of your application form.
• **Reason for payment:** Course Fees and Charges

Please email the completed form to contact@brighten.edu.au to confirm payment arrangement

**What does your course fees cover**

- Administration of the course
- Course application
- Tuition of course
- Resource materials
  - ‘MyLearning’ online learning portal
- Brighten Institute Australia facilities
- Support services
- Issuing of Certificate* or Statement of Attainment*

* Brighten Institute Australia will issue the student with the appropriate certification for that course, subject to competency of one or more units of competency being completed and the course fee being paid in full.

**What does your course fees DO NOT cover.**

- Excursions if they arise
- Replacement copy of a student's certificate
- Any postage requirements to Brighten Institute Australia i.e. posting of completed assessments for marking
- Any materials not listed as Resource Materials for the student's course
- Any equipment that will be retained by the student as his or her own personal property
- Printing of learning materials that are made available online
- Technology device loan

**Additional Fees**

There may be additional costs that you will pay during the course to cover items such as textbooks or uniforms.

**Other Possible Fees**

**RPL Skills Recognition**

Recognition of prior learning (RPL) involves the assessment of previously unrecognised skills and knowledge an individual has achieved outside the formal education and training system in respect of a specific unit.

RPL is an assessment process that assesses the individual's non-formal and informal learning to determine the extent to which that individual has achieved these required learning outcomes or competency outcomes. Students enrolling in RPL will pay $250 assessment fee.
Credit Transfer

The transfer of credit provides the student with exemption(s) from relevant unit(s) within a course.

Credit transfer does not involve an assessment of the student’s knowledge or skills — it is an assessment of the credentials of the formal accredited learning presented by the student against the composition of the course to determine the extent to which it is equivalent to the learning outcomes, competency outcomes, or standards in a course.

Students are not charged for credit transfer.

Students may be granted credit for the completion of formal accredited learning with a school, university or RTO.

Enrolling for Assessment Only

Students enrolling for examination or assessment only, may be required to pay an assessment entry charge per unit.

No other fees apply.

Students who have already paid the maximum course fee for the semester are not required to pay this charge.

Acceptance of Fees

For Online Students:

As there are a number of steps where you indicate your acceptance of our fees and products, we regard that once we receive payment confirmation that this is a formal record of your acceptance.

To protect you and your refund eligibility records, all payment transactions with us are retained by our LMS and routinely backed up. We shall retain your transaction, and therefore acceptance records for a period greater than 5 years.

For On Campus and Blended Students:

We regard that once you sign and date the Enrolment Form that this is a formal record of your acceptance.

Employer Payments

Let us know if your Employer is going to pay or contribute to your course costs so that we can register the employer payments prior enrolment.

We will arrange payment facilities with your employer

- Electronic Fund Transfers (EFT)
- Visa or Mastercard Credit Card

Please note:
- Students/Employer will pay the course fee at time of enrolment or in accordance with the Payment Plan.
- Requests for re-scheduling of any program or course or subject may incur an additional fee.
Enrolment in a new course will incur any new fees as applicable.

- Fees will not be transferred to another educational institution.
- Fees can be paid in full or employers can pay an initial deposit of one semester’s fee which is payable on enrolment.
- Balance of fees is to be paid on an instalment program that is scheduled on enrolment.
- The company may restrict or withhold services or materials from the student if the payment plan is overdue.

Course materials

Course fees do not include the cost of buying textbooks, equipment, tools and uniforms required for specific courses. Students will be notified prior to enrolment of any applicable additional fees for the cost of materials, additional equipment or other resources necessary to successfully complete a course. Students who are undertaking studies online, can request to receive printed copies of learner resources at a cost per learner guide. Please refer to office for details.

Early or extended completion

If you do complete your course earlier than expected, a one-off / final payment in order to receive your qualification.

If you want to pay for your course over a period other than 6 or 12 months, please us a call and we can discuss your options.

Financial Assistance

Student Deferred Loans (SLDs)

Student Deferred Loans (SLDs) are available through the Commonwealth Bank and the National Australia Bank.

A Student Deferred Loan can cover the full cost of tuition fees and may also include textbooks and consumable costs. (Contact the bank for more details).

Please Note: If you have applied for a SDL and the loan is not approved by the course commencement date, the student/fee payer must pay half of the first Term fee on Orientation Day.

- Should the loan not be approved by mid Term 1, the student must pay second half of Term 1 fee.

- Student/fee payer may complete a Direct Debit Authorisation form (as below), which will operate until Brighten Institute Australia receives the full amount of the cost of the course.

- Direct Debit – We can arrange a Direct Debit from the student/fee payer bank account on a weekly, fortnightly or monthly basis.

- A complete Direct Debit Authorisation form must be submitted to Brighten Institute Australia on Orientation Day.

Please Note: Fees paid by Direct Debit must be paid at least 1 month (4 weeks) in advance.

The Direct Debit option does not incur any additional fees or charges to the student / fee payer.

Austudy

Provides financial help if you are aged 25 years or more and studying an approved full-time course at an approved institution.
Abstudy
Provides a living allowance for Indigenous secondary or tertiary students, for which local students may be eligible

Youth Allowance
You may be eligible for Youth Allowance if you are 16 to 24 years of age (or 15 years if considered independent) and studying full-time at an approved institution.

For more information on government study assistance, please visit http://studyassist.gov.au/sites/StudyAssist

Failure to make payment
Should a student/employer fail to pay all fees and charges by the due date the student/employer is deemed to be a Brighten Institute Australia debtor.

Irrespective of the student's progress throughout the program or course, if a student fails to pay any instalment by the due date and fails to make contact with Brighten Institute Australia, the total outstanding balance of the course fee will become immediately due and payable. Late fee payment may incur a penalty fee of 5% of the total amount payable.

Failure to pay the debt within 14 days of the original due date may result in any or all of the following, until the full amount is paid:
• Suspension of the student from attending or participating in the course
• Loss of access to the Brighten Institute Australia resources, computer systems or online course
• Loss of access to enrolment record information and academic transcripts
• Inability to graduate
• Termination of the enrolment
• Report of a breach of a Training Contract (students under a Training Contract as part of a government funded course)

The course materials that Brighten Institute Australia provides to the student will become their property. However, the content of the course materials, including copyright and all other such intellectual property rights contained therein, remain the property of Brighten Institute Australia or a nominated third party.

Process of recovering fees
The process of fee recovery is as follows:
We use a combination of email reminders and collection calls as per our policy of debt collection:
• Pre-reminder for payment email sent out just before the invoice falls due.
• 1st reminder for payment sent on the first week after due date.
• 2nd reminder for payment sent in two weeks after due date.
• 3rd reminder for payments will be sent in a month after due date.
• 4th reminder for payments will be sent in 2 months after due date.
• 5th and last reminder will be sent when the account is 3 months overdue.

Collection calls will be placed on accounts which fall 3 month or more overdue. We reserve the right to take further action on accounts which are overdue and have not made any reasonable attempt in settling the fee, despite our efforts. These actions may take the form of referring the student's account to a professional debt collection agency and/or adverse reporting to a credit rating agency.

Refunds of Fees
We understand that sometimes things happen and you may have to either suspend or withdraw your course to a later date.

At Brighten Institute Australia we don't want to see you go before you graduate however if you wish to withdraw, refunds are calculated based on the time since your enrolment and your payment method.

If the student fails to notify Brighten Institute Australia of their withdrawal in writing they will be deemed as still enrolled and they will be liable to pay the course fee in full.

- Any fees paid in advance for training cancelled by Brighten Institute Australia will be refunded
  * Cancelled by the student / fee payer within 10 business days’ notice in writing from contract date signing
  * Cancelled by the student / fee payer more than 10 business days’ notice in writing prior course commencement less the Enrolment Fee.
  * Cancelled by the student / fee payer less than 10 business days’ notice in writing prior course commencement less the Enrolment Fee.
- Where less than 50% of the course has been provided to the student / fee payer a 50% refund less the Enrolment fee will apply.
- Where 50% or more of the course has been provided to the student / fee payer no refund will apply.

RPL Refund Fee

- RPL Full course fee when cancelled by the student / fee payer more than 5 days’ notice in writing
- RPL Full course fee when cancelled by the student / fee payer less than 5 days’ notice in writing
- RPL Full course fee when cancelled by the student / fee payer after the commencement of RPL services

For more information, see our Refunds Policy (link to policy)

Billing and Invoicing

If you've chosen to pay up front, or via a payment plan, we'll debit your account when you enrol.

Please allow up to 48 hours for the payment to be processed.

Pay & Salary Cycles

If you want to align your future payments with your pay cycle please contact Administration to discuss.

Other Changes

If you want to make any other date changes, you can do this once your enrolment has been processed by contacting

Contact Us

Brighten Institute Australia on
P: 02 9223 1868,
F: 02 9223 1234
E: contact@brighten.edu.au
Definitions

**ASQA** means Australian Skills Quality Authority, the national VET regulator and the RTO’s registering body.

**Census Date:** The census date for a unit of study is the closing date for a student to withdraw from a course without incurring a debt with repayment plans. BIA will set a census date for each unit of study provides or intends to provide during the year.

The period of time during which the unit of study undertaken will include any normal study breaks, assessments or examination periods (excluding supplementary assessments as these are not normally undertaken by all students in the course of study). If an assessment period is not required an assessment period will not be included.

**Standards** means the Standards for Registered Training Organisations (RTOs) 2015 from the VET Quality Framework.

**Employment Service Provider** – An Employment Service Provider who has referred the student to Brighten Institute Australia and will be covering all or part of the cost of the course fees on the students behalf.

**Employer** – The employer of a student undertaking a course with Brighten Institute Australia.

**Course** – A nationally recognised qualification being delivered by Brighten Institute Australia as a course.

**Course Fee** – Is the total cost of doing the course that is payable by the student, employer or employment service provider.

**Student** – Student enrolling in or is currently enrolled in or has completed a course with Brighten Institute Australia.

**VQF:** The **VET Quality Framework** ensures nationally consistent, high-quality training and assessment services for clients of Australia's vocation education and training (VET) system.

The VQF comprises

- Standards for National Vet Regulated (NVR) registered training organisations
- Australian Qualifications Framework (AQF)
- Fit and Proper Person Requirements
- Financial Viability Risk Assessment Requirements and
- Data Provision Requirements

Additional Fees

**Fees Charges and Refunds for 2016**

Course Fees: Each course is charged

- Enrolment Fee
- Late Payment Fee

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### Fees Charges and Refund Policy

**Reinstatement of Enrolment**  
Re-assessment (per assessment)  
ID card replacement  
Interim Notification of Results Document Request  
Reference / Attendance Letter Document Request  
Qualification - Issuance of a replacement certificate  

**Course Manuals**  
Course Manuals for on-line course  

**Reissuance of Documents**  
Statement of Attainment - Issuance of a replacement certificate  
Academic Transcripts - Issuance of a replacement transcripts  
Course / Session change  

**Recognition of Prior Learning**  
RPL Application  
RPL full course  
RPL Processing (Per Unit of competency)  
Credit Transfer Application  

**Paying by payment plans**  
A one-time setup fee.  
Transaction fee for each transaction.  
Transacting from a bank account transaction fees  
Transacting from Visa/MasterCard  

**Refunds**

Any fees paid in advance for training cancelled by Brighten Institute Australia will be refunded: 100% refund  
Cancelled by the student more than 14 days’ notice in writing less 100% refund less the Enrolment Fee.  
Cancelled by the student less than 14 days’ notice in writing 0% refund.  
Where less than 50% of the course has been provided to the student a 50% refund less the Enrolment fee.  
Where 50% or more of the course has been provided to the student no refund will apply.  
RPL Application Fee 0% refund.  
RPL Full course fee when cancelled by the student more than 5 days’ notice in writing 100% refund.  
RPL Full course fee when cancelled by the student less than 5 days’ notice in writing 50% refund.  
RPL Full course fee when cancelled by the student after the commencement of RPL services 0% refund.  

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