

Fees, Payments and Refunds

S2C Training (RTO ID 45605)

In plain terms: This policy explains how S2C Training sets, publishes and collects fees, how you can pay, and when and how you can get a refund if you withdraw.

Who this applies to

- All prospective and enrolled students, and any employer or organisation paying fees on your behalf.
- All of S2C Training's fee-for-service training and assessment products.
- S2C Training trains on a fee-for-service basis. It does not receive government subsidy funding, is not CRICOS-registered, and does not deliver to overseas students. This policy does not apply to government-subsidised or overseas/CRICOS training.

How you'll be told about fees

- All fees, costs and charges - and the refund terms - are published and given to you in writing before you enrol or have to pay anything.
- Current fees for each course are published on that course's page on the S2C Training website.
- Before you enrol, you'll get a written proposal showing the training to be delivered and all the applicable fees, plus an invoice to review.

Deposit and balance

- A deposit of 50% of the course fee, capped at \$1,500 (whichever is lower), is payable to confirm your enrolment.
- The remaining balance is due when training is finalised and before your qualification or statement of attainment is issued.
- S2C Training will not issue AQF certification documentation until all agreed fees for the training product have been paid.

How you can pay

- Online through S2C Training's payment gateway (Stripe), which accepts Visa and Mastercard, Apple Pay and Google Pay.
- By instalment through Afterpay, Klarna or Zip (Zip Pay), offered via the payment gateway.
- By direct deposit, using the bank account details at the foot of each S2C Training invoice.

Payments are recorded in S2C Training's student management system (aXcelerate), which is integrated with its accounting software (Xero). Financial records are maintained by S2C Training's outsourced Virtual CFO service, Integ Advisory.

Protection of your prepaid fees

For individual students, the deposit/prepaid amount collected before training is delivered is capped at the lesser of 50% of the course fee or \$1,500 per course. This keeps prepaid fees within the \$1,500 threshold set in the Compliance Standards.

Because S2C Training does not hold more than \$1,500 in prepaid fees from any individual student for the same course, an additional prepaid fee protection arrangement (such as a bank guarantee or tuition assurance scheme) isn't triggered under clause 18 of the Compliance Standards.

Where a company or organisation buys training on a commercial basis, that's governed by a separate commercial agreement, and the \$1,500 individual-student threshold doesn't apply to those business-to-business arrangements.

Refunds - what you're entitled to

Withdraw 7 or more days before the course starts: Full refund of fees paid.

Withdraw within 7 days before the course starts: Refund of fees paid, less a flat \$250.00 administration fee.

S2C Training cancels a course: Full refund of fees paid, or you can choose to transfer to a later scheduled date.

You don't attend a scheduled session (no prior communication or alternative arrangement) **and haven't commenced a unit:** You're offered

the chance to reschedule to another session or to defer. If you ask for a refund instead, it's treated as a withdrawal under the timeframes above.

You don't attend or discontinue after starting one or more units

(without communication or an alternative arrangement): No refund is payable for units already commenced. For multi-unit qualifications or skill sets, a partial refund for units not yet commenced may be offered, worked out per unit (see method below), less the \$250.00 administration fee. Single-unit courses are non-refundable once commenced.

You withdraw partway through for a valid reason (e.g. medical):

Assessed individually, case by case. Supporting evidence (such as medical documentation) may be requested. This applies to single-unit courses and to commenced units that would otherwise be non-refundable.

How a per-unit partial refund is worked out: The total course fee is divided by the number of units of competency in the training product to get a per-unit value. Units you've already commenced are non-refundable. A partial refund is calculated for the units not yet commenced, less the \$250.00 administration fee. Single-unit courses are non-refundable once commenced, except where a valid reason (such as medical) is assessed individually.

Worked example: *course fee \$4,000 across 8 units = \$500 per unit. You commence 3 units (non-refundable = \$1,500). Units not yet commenced = 5 units = \$2,500. Refund payable = \$2,500 less \$250 administration fee = \$2,250.*

How to request a refund

1. Request your refund in writing.
2. The General Manager reviews and either authorises or declines it in line with this policy.
3. Once approved, the Administration team processes the refund via your chosen payment method. Bank deposit refunds are processed by Integ Advisory.
4. Refunds are processed within 7 business days of approval and reconciled in Xero and aXcelerate.
5. You'll be told the outcome and of your right to appeal via the Complaints and Appeals Policy.

If you disagree with a fee or refund decision

If you're unhappy with a fee or refund decision, you can lodge a complaint or appeal under S2C Training's Complaints and Appeals Policy. You'll be told about this right when the decision is communicated to you.

Records and how long they're kept

S2C Training keeps the following for **7 years** (except published fee schedules, where current and superseded versions are retained):

- Published fee schedules (website course pages)
- Proposals and invoices (aXcelerate / Xero)
- Payment records (Stripe; aXcelerate / Xero)
- Refund requests, approvals and decisions (aXcelerate)
- Refund reconciliations (Xero and aXcelerate)

For a full copy of this policy, please contact student support by emailing your request to info@s2c.edu.au