LEVERAGE
ACADEMY

RTO 41017

Fees, Charges and Refunds Policy and Procedures

Version 4.0 – April 2026

Version Control

Item	Summary of update	Version	Review date
1	New comprehensive Policy and Procedures document created to replace old, outdated policy suite.	3.0	12/08/2025
2	Further review to ensure compliance with 2025 RTO Standards. Some formatting changes.	3.1	18/02/2026
3	Review for improved ease-of-use and corrections of some minor linguistic errors.	3.2	27/02/2026
4	Updated cooling off period explanation and added information about special discounted rates.	4.0	24/04/2026

Quality area	Student Support; Governance
2025 RTO Standards Alignment	Outcomes Standards 2.1, 2.2, 4.1 Compliance Standards 8, 18
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Purpose

This policy and procedure outlines Leverage Academy (the Academy)'s approach to managing fees, charges and refunds and to demonstrate how fees paid in advance are protected by the Academy.

Scope

This policy applies to all prospective learners, enrolled learners, and Academy team members and addresses the requirements related to fees, charges, and refunds.

Policy

Information about Fees and Charges

Course Fees
Course fees for qualifications run by the Academy vary depending on the state or territory in which the course is delivered. Information on how the fees apply to each course and state can be found on the Academy's website at http://www.leveragegroup.com.au/academy or by calling the Academy's Student Liaison team on **1300 438 538**.

Course fees include all learning materials, tuition, trainer / assessor support, and assessments of competency whether learners are undertaking the training assessment via the formal assessment or Recognition of Prior Learning (RPL) pathway.

Fee information relevant to the course a learner has enrolled in and / or inquired about is outlined in detail in the *Learner Handbook, Schedule of Fees,* and course brochure / marketing material. Detailed fee information is provided prior to enrolment.

The Academy will provide each learner with the *Learner Handbook* prior to enrolment, including information about this policy and inform the learner of their consumer rights. Learners are asked to accept the declaration on the *Enrolment Form* in acknowledgement of the terms and conditions of the enrolment and this policy.

Fee information includes:

- All fees pertaining to training and assessment provided for learners to achieve the course outcomes in which they are enrolling in, and the number of attempts allowed (if applicable);
- Any other costs payable to the Academy, including costs for recognition of prior learning applications, if applicable;
- Issuance of one set of certification documents such as Certificate (Testamur) and Record of Results or Statement of Attainment for skills sets, individual units or completed units from a partial qualification (in the case of withdrawal or partial completion); and
- Payment terms and conditions including deposits, refunds and payment plans if applicable.

Course fees do not include:

- Any optional or additional textbooks and materials that may be recommended but not required to complete a course;
- Printing costs (if required); and
- Re-issuance of AQF certification documents such as a Certificate (Testamur) and Record of Results or Statement of Attainment. Re-issuance or additional copies of these documents will attract a fee of $75 (incl GST), plus the cost of postage if required.
- Re-issuance of AQF certification documents such as a Certificate (Testamur) and Record of Results or Statement of Attainment with a name that has been changed legally. Re-issuance or additional copies of these documents will incur a fee of $75 plus the cost of postage if required.

Where an employer is paying for a learner's course, an invoice will be provided by the Academy prior to or at the time of enrolment, outlining the total fees, payment terms and schedule of payments applicable (if any).

The Academy cannot guarantee that learners will successfully complete the course in which they enrol regardless of whether all course fees due and payable have been paid.

Fees in Advance

In accordance with the *Outcome Standards and Compliance Standards for National Vocational Education and Training Regulator (NVR) Registered Training Organisations (RTOs) Instruments 2025*, the Academy does not require learners to pay any more than $1,500 before commencement of their course.

If an employer is paying for the course fees on behalf of their employee(s) / learner, the employer can make payment in full of the course fees upon receipt of an invoice from the Academy.

Payments

The Academy will accept payments for fees via electronic funds transfer (EFT) or credit card over the phone.

Learners who are experiencing difficulty in paying their fees are encouraged to contact the Academy to make alternative arrangements for payment. The Academy offers Afterpay as a payment option.

All fees must be paid in full prior to course completion. Certification documentation will not be issued if there are any fees outstanding. The Academy may put in place a payment plan suitable to the learner, ensuring compliance with the regulatory requirements. Debts outstanding will be referred to a debt collection agency where fees are more than 40 days past due.

The Academy reserves the right to suspend the provision of training and / or other services until fees are brought up to date. Learners with long-term outstanding accounts may be withdrawn from their course if payments have not been received and no alternative arrangements for payment have been made.

Cooling-Off Period

Once an enrolment form has been executed, and fees have been paid, there is no cooling off period provided for the learner unless they have been directly approached by a salesperson. Where the learner has signed an enrolment form due to an unsolicited approach by a salesperson, a 10-day cooling off period will apply.

If a learner has a change of mind, and qualifies under the cooling off period, they must notify the Academy via an email to info@leveragegroup.com.au within the 10-day period.

Enrolment Administration Fees and Re-Entry Fees

All course fees include a non-refundable administration fee. In the event of a learner cancelling an enrolment and requesting a refund, the Academy will refund fees in accordance with this policy and procedures document. The component of the fees representing the Enrolment Administration Fee will not be refunded.

Course Type	Non-refundable Administration Fee
Continued Professional Development (CPD) Course	$60
Assistant Agent Course	$200
Certificate IV Courses	$500
Diploma Courses	$800

Should a learner wish to re-enrol in a course at a later time, the following re-enrolment fees will apply:

Course Type	Re-enrolment fee
Continued Professional Development (CPD) Course	$60
Assistant Agent Course	$200
Certificate IV Courses	$500
Diploma Courses	$800

Course Completion Timeframes

Learners that have not completed their course within the course completion timeframe (official course end date) will be issued with a Statement of Attainment (SOA) by the Academy for any units successfully completed and will have their files closed as per the course completion timeframes below.

Any learners wishing to re-enrol to complete the qualification or course will need to pay a re-entry fee as indicated in the table above. Any re-entry fees paid will allow the learner an additional six months to complete their course.

All applications for re-enrolment must be made no longer than one month after the official course end date. Any applications past the one-month period must be made as a new course enrolment and will be charged as a new participant.

Course Type	Course Completion Timeframe
Continued Professional Development (CPD) Course	Three months from enrolment (3 months)
Certificate of Registration Courses	Six months from enrolment (6 months)
Real Estate Licence Courses	Twelve months from enrolment (12 months)

All requests for course deferments, suspensions and cancellations will be actioned in accordance with the Academy's *Deferment, Suspension and Cancellation Policy & Procedures*.

All learners can request additional mentoring and support from the Academy's trainers and assessors. Should learners require extra tuition after attending their workshops, the Academy is happy to provide one-on-one tutelage for $380 per hour.

Extension Fees

Learners may request a three or six-month extension to complete their chosen qualification depending on the qualification. The following fees apply. A re-enrolment fee is not required for an extension. Refer to the *Extension Policy and Procedures* for further information. The Academy will assess any requests for extensions on a case-by-case basis.

Course Type	Non-refundable Extension Fee
Continued Professional Development (CPD) Course	$60
Assistant Agent Course	$200
Certificate IV Courses	$500
Diploma Courses	$500

Recognition of Prior Learning (RPL) Fees

The Academy charges **$250.00** (GST inclusive) to review an *RPL Kit* regardless of the RPL assessment decision.

Once RPL is reviewed, the RPL assessor will advise whether the learner is suitable for RPL and which of the units may or may not be granted. In most cases, additional or more detailed evidence will be required at this stage.

If the Assessor determines that the RPL pathway is suitable for the learner and the learner chooses to proceed with RPL, there will be further fees of **$200.00 or $75.00** (GST inclusive) **per unit** granted through RPL, depending on the qualification.

Refunds

If for some reason a learner is unable to complete a training program into which they have enrolled, the Academy will refund in accordance with this policy for the following instances:

1. The Academy is to cease trading before training and assessment commencement, or is **unable to provide a course**, or **cancels a course**:

   a. **Full fee refund**, including the enrolment administration fee.
2. The Academy fails to provide in full, the agreed training services, or training and assessment is terminated after its scheduled commencement date. However, Enrolment Administration fee and a percentage of the original fees and charges may apply depending on the percentage of completed training activities.
   a. **Partial refund** (Amount is less Enrolment Administration fee and percentage of course/units completed)
3. **Cancellation** of a **face-to-face course** by the participant:
   a. In writing when **at least 7 days' notice** is given prior to course commencement: **Fees refunded** (less Enrolment Administration Fee)

b. In writing where **less than 7 days' notice** is given prior to course commencement: **No refund.**

4. **Cancellation** of **distance education course** by the participant: **No Refunds**.
5. **Cancellation** of any course **after commencement** by the participant:
   a. CPD and Certificate of Registration Courses: **No refund.**
   b. Licence Courses: **No refund.**
6. The learner has been **expelled** from scheduled training and assessment sessions by breaching the required code of conduct as described in this Handbook
   a. **No refund**.

Any refunds – whether full or partial – will be processed within **10 business days** and paid to the nominated bank account on the learner's file.

In the case of undue hardship or extenuating circumstances a refund or partial refund will be considered. The onus is on the learner to provide evidence. Please note that courses are not transferable to other learners. The final decision will be at the discretion of the Academy's CEO.

The following are examples of circumstances when a refund **WILL NOT** be considered or granted:

- Change of job or working hours
- Inconvenience of travel to a face-to-face course or sessions
- Leaving or abandoning the course before completion
- Change of mind after commencement
- Being too busy to attend or complete the course
- Moving interstate

If a learner does not agree with a refund assessment made by the Academy, they may wish to appeal the decision by following the Academy's *Complaints and Appeals Policy and Procedures*.

Periodically, the Academy will run a special, offering courses at a discounted rate.

Please note, the following conditions will apply to all learner enrolments who elect to take advantage of the special offer:

- Courses are **not** transferable
- Courses **will not** be refunded
- All courses will need to be commenced at one of our campuses or via distance education **within three (3) months** of the final day of the offer

- Any payment made by learners that does not accompany enrolment paperwork is still considered a learner enrolment as a payment constitutes agreement to this handbook and any associated terms and conditions.

Additional Fees and Charges

Please refer to the Academy's Schedule of Fees to check the most current information for any additional fees and charges. If there is an inconsistency with the fees and charges noted in this or any other Academy policy and the Schedule of Fees, the Schedule of Fees will be deemed to take precedence and be followed in any specific instance.

Procedures

Learner Fees

Initial Invoices
The Academy's Student Liaison team will issue an invoice for the initial deposit in line with the Payment Schedule for the relevant course the learner has enrolled in.

The first instalment must be paid within 14 days of the issue date of the invoice or prior to the course commencement, whichever is the earlier.

The Academy will keep a copy of the invoice on the learner's file and record it on aXcelerate.

Fee Instalment Invoices
The Academy will charge fee instalments in line with the Payment Schedule for the course and issued invoices will be due within 14 days of the issue date of the invoice.

Managing Overdue Fees
The Academy will issue monthly statements via email to learners who have outstanding fees and will also call learners where payments are more than 14 days overdue.

Any learners with an invoice more than 40 days overdue will be referred a debit collection agency to recover outstanding fees.

The Academy may also take the decision to suspend a learner's training until such time as overdue fees have been paid. Learners will be advised of the suspension via email and additional phone calls may also be made, with all correspondence noted on the learner's file and on aXcelerate.

Where fees continued to be unpaid, the Academy will consider withdrawing the learner from the course.

Requesting a Refund

All refund requests should be submitted in writing using the *Refund Request Form* via email to info@leveragegroup.com.au with supporting documentation attached where applicable.

The Academy will consider each refund request on its own merits and in accordance with this policy. A written reply will be sent to the individual within **10 business days** with the determined outcome.

If successful, a refund will be processed and paid to the learner's nominated bank's account within **10 business days**.

Publication

This *Fees, Charges and Refunds Policy and Procedures* document will also be published on the Academy's website and referenced in the Academy's *Learner Handbook*.

Policy Governance

Review
All systems and materials in relation to fees, charges and refunds must be reviewed and approved by the CEO before publication to ensure compliance with RTO standards and regulatory requirements.

On-going Monitoring and Compliance
The Academy will regularly monitor its fees, charges and refunds processes to ensure ongoing compliance and will promptly address any non-compliant practices or areas of improvement identified, and document this in the *Continuous Improvement Register* accordingly.

Definitions

- **Compliance Standards** refers to the Compliance Standards for National Vocational Education and Training Regulator (NVR) Registered Training Organisations (RTOs) Instrument 2025.
- **Outcome Standards** refers to the Outcome Standards for National Vocational Education and Training Regulator (NVR) Registered Training Organisations (RTOs) Instrument 2025.