



Policy Number: **MAT001**

NAME: **Fees, Refunds and Cancellations Policy and Procedure**

APPROVED BY: RTO Director

Date of Next Review: 30 Sep 2025

INTRODUCTION

The objective of this policy is to inform all students (and prospective students) about fees, charges, deferrals, withdrawals, and cancellations related to their enrolment in Medical Administration Training (MAT) courses. This information is accessible to students via our website or student handbook at any time.

SCOPE

This policy covers all aspects related to fees, charges, refunds, deferrals, cancellations, withdrawals, and transfers for education and training provided by MAT.

Who This Policy Applies To

- Third-party payers covering student fees (e.g., employers, government agencies)
- Students receiving government or other funding subsidies, paying concession fees, and those paying full fees.
- Students enrolled in government traineeship
- All employees and management of MAT

FEES

Course Fees:

Enrolment Fee	Non-refundable enrolment fee applies to all course enrolments (included in total course fee)
Administration Fee	Non-refundable administration fee applies to all Certificate and Diploma courses (included in total course fee)
Course Unit Fee	Refers to the fee charged for each individual unit or subject within a course. This fee covers the cost of tuition, assessment and other resources needed for that specific unit (included in total course fee).

MAT is committed to transparent pricing. Students are informed of all course fees including non-refundable amounts upfront, before they enrol in a course. This information is clearly



presented in various resources, including course brochures and the MAT website course information pages.

NOTE: Medical Administration Training Pty Ltd reserves the right to change the amount of any Fees and Charges for our products and services, or to implement new fees and charges at any time.

Funded Student Contribution Fee

Skills Assure Certificate 3 Guarantee and Higher-Level Skills

To qualify for subsidised training under the Skills Assure Programs, students must meet specific eligibility criteria. Upon application for funding and approval under the program, students will benefit from training subsidies provided by the Queensland Government. Additionally, students are required to contribute towards the training costs through a student contribution fee. Details regarding these contributions can be found on our website's funding page. [CLICK HERE](#)

Subsidised Training through Skills SA

To qualify for subsidised training under the Skills SA Program, students must meet specific eligibility criteria. Upon application for funding and approval under the program, students will benefit from training subsidies provided by the South Australian Government. Additionally, students are required to contribute towards the training costs through a student contribution fee (payment plans are available). Details regarding these contributions can be found on our website's funding page. [CLICK HERE](#)

Additional Charges

While MAT strives to keep your course fees all-inclusive, there are some situations where additional charges may apply to cover administrative costs. These charges are separate from your course fees and may apply when specific services are requested or required. Below is an overview of common occurrences:

- **Extensions and Deferrals:** Fees may apply when extending your course duration or deferring enrolment, depending on the duration and reason for the request.
- **Re-Assessment Fees:** Your course fee covers the first three assessment submission attempts. Subsequent assessment attempts may incur a small fee.
- **Plagiarism Resubmission:** If you are required to resubmit an assessment due to plagiarism, you will be charged a fee to resubmit the assessment. See the Plagiarism Cheating and Collusion Policy [here](#).
- **Cancellation Process Fee:** Administration charge to process course withdrawal.
- **Course Transfer Fee:** Fees may apply when swapping from one course to another or changing the course duration.

- **RPL Interview and Assessment:** An interview to assess Recognition of Prior Learning (RPL) and a per unit of competency assessment charge will apply.

For a comprehensive list of additional fees, [CLICK HERE](#).

DEFERRAL, CANCELLATION AND WITHDRAWAL

A student enrolment can be deferred, cancelled or withdrawn in certain circumstances by MAT (the RTO) or the student.

Deferral

Deferral is a temporary postponement of course enrolment, considered on an individual basis for reasons such as serious illness, injury, or bereavement of close family members. Supporting documents, such as medical certificates, may be required. Students who experience exceptional circumstances but do not wish to withdraw from their course may apply to defer their studies to a later date.

Deferral Process

1. **Application:** Deferral requests must be submitted in writing via email to info@medtrain.com.au, including documentation supporting the claim of compassionate or compelling circumstances.
2. **Consideration:** The RTO Manager will assess deferral requests based on:
 - The evidence provided by the student.
 - The impact of the circumstances on the student's ability to continue their studies.
 - The requested deferral duration.
3. **Approval:**
 - The RTO Manager is responsible for approving deferrals.
 - Deferral periods will be negotiated individually with each student.
 - Students will be notified of the outcome via email. If dissatisfied, students can access the MAT complaints and appeals procedure.
4. **Deferral Fees:**
 - You are entitled to one free deferral. Any subsequent deferrals may incur a fee.
 - If the course undergoes significant changes (becomes superseded) during your deferral, and the new qualification requires additional units (subjects) not included in your original course, you will be responsible for paying the fees associated with these new units as well the course transfer fee.
 - Deferring your enrolment does not qualify you for a refund of the original course fees.
5. **Documentation:**
 - MAT will keep all documentation and communication regarding your deferral request on file in the Student Management System.
 - We recommend that students retain supporting documents for their records.

Enrolment Cancellations

At MAT, we prioritise student success, but there may be circumstances where we must consider cancelling your enrolment. Enrolment may be cancelled under the following conditions:

- **Payment Default:** If you default on payment of fees.
- **Non-compliance:** If you engage in academic or behavioural misconduct.
- **Assessment Outcomes:** If you fail to achieve the required assessment results for your qualification or unit of competency after the three allowed attempts.
- **Enrolment Period Expiry:** If your enrolment period expires without successful completion of the course.
- **Failure to Return After Deferral:** If you do not resume studies at the end of an approved deferral period.
- **Failure to Meet Course Progress Requirements (Funded Students Only):** If you receive government funding and do not meet course progression requirements, despite intervention efforts.
- **Failure to Meet Conditional Extension:** If you fail to meet the conditions of an approved course extension.

Cancellation Process

If your enrolment is at risk, here's what you can expect:

1. **Formal Notification:** You will receive a written notice via email if your enrolment is at risk of cancellation. The notice will outline the reason for the potential cancellation and its consequences and provide a timeframe for you to address the issue and provide any necessary explanations.
2. **Timely Response:** If no response is received within the specified timeframe, your enrolment in the course will be cancelled.
3. **Review and Decision:** The RTO Manager will review your case, considering your response and relevant information. A final decision regarding your enrolment will be made and communicated to you via email. If your enrolment is cancelled, the email will detail any outstanding obligations, such as unpaid fees.
4. **Appeal:** If you disagree with the cancellation decision, you have the right to appeal through the MAT complaints and appeals procedure.

Student Withdrawal

MAT understands that a student's circumstances may change, making it difficult to continue with their course. Students are encouraged to discuss their situation with their Trainer and Assessor or Student Support Coordinator, who will help them determine the best course of action.

Students may withdraw from their course at any time. To do so, they must complete a [Withdrawal Form](#) and return it to info@medtrain.com.au.

Important Information

- **Government Traineeships:** If you are enrolled in a government traineeship, it is your responsibility, or that of your employer, to promptly notify your Australian Apprenticeship Centre about your withdrawal.
- **Payment Plans:** If you are on a payment plan, fees will continue to be deducted according to your agreed schedule to cover any outstanding course fees. No statement of attainment will be issued until all payments are completed.
- **Outstanding Fees:** Decisions regarding the repayment of outstanding course fees will be at the discretion of the MAT RTO Director, in line with this policy.
- **Disclaimer:** Medical Administration Training does not accept liability for any losses incurred due to student withdrawal from a course.

REFUNDS

MAT provides refunds under specific circumstances outlined below:

Circumstances for Refunds:

1. **Overpayment:** If you or a third-party payer accidentally overpay, the overpaid fees will be refunded.
2. **Cooling-Off Period (5 Days):** You have 5 days from purchase to cancel and receive a full refund, minus the \$50 course enrolment fee and any fees associated with the original payment and refund processing.
3. **Cancellation by MAT:** In rare instances where MAT cannot provide a qualification or unit of competency, and no suitable alternative can be found, a refund will be issued for the unused portion of prepaid fees.
4. **Extenuating Circumstances:** A partial refund may be considered if you experience a serious illness, injury, or other unforeseen event that prevents you from continuing your studies. Supporting documents, such as medical certificates, may be required.
5. **Withdrawal within 6 months (applicable to Certificate/Diploma Courses only):** If you withdraw within 6 months of the enrolment date a partial refund will be processed.

Calculating Partial Refunds (applicable to Certificate/Diploma Courses only):

When processing a partial refund we will review the fees you have paid to date and deduct the following:

- **Course Administration Fee:** A non-refundable fee of \$250 will be deducted.
- **Course Enrolment Fee:** A non-refundable fee of \$50 will be deducted.
- **Cancellation Processing Fee:** A \$50 charge for cancellation will be deducted.
- The remaining refund is pro-rated based on the total course fee divided by the number of units in the program. The refunded amount is determined by the number of units that have not been issued.

Circumstances where no refunds are applicable

No refunds will be provided in the following cases:

- **Misconduct:** If your enrolment is cancelled due to failure to meet agreed payment obligations or due to academic/behavioural misconduct.
- **Assessment Outcomes:** If a student does not achieve the required assessment results to meet the qualification or unit of competency requirements.
- **Enrolment Period Expiry:** If your enrolment period expires without successful completion of the course.
- **Certificate/Diploma Courses Post Six-Month Withdrawal:** Refund requests made more than six months after course commencement will not be accepted.
- **All Short Courses** – No refund applies after the cooling off period.
- **RPL Assessments:** Once resources and services for Recognition of Prior Learning (RPL) have been provided, no refunds will be issued.
- **Funding Eligibility:** If it is discovered after enrolment that you have provided inaccurate information on your funding application, which renders you ineligible for funding, no refund will be issued.

Refund process

1. **How to Apply for a Refund:** Complete the MAT Refund Application Form [Click Here](#). We will review your request and notify you of the outcome within seven business days.
2. **Refund Decisions:** Refund decisions are made on a case-by-case basis.
3. **How You Receive Your Refund:** Refunds are issued to the original payer:
 - You directly - if you paid yourself
 - Third-party payer (employer, etc.) - with proof of payment providedWe'll notify you of the refund decision and amount.
4. **Processing Time:** Approved refunds will be issued within 14 days of the application date.
5. **Dispute Resolution:** If you disagree with a refund decision, you or a third-party payer can request a review by our management team. Disputes will be handled according to our MAT complaints and appeals procedure.
6. **Recording Refund:** The MAT Finance Team will record the refund in the MAT Refund Register.

PAYMENT ARRANGEMENTS

Payment terms for courses provided by Medical Administration Training (MAT) depend on specific course conditions and requirements. Below are the available payment options:

- **Third-Party Payments:** When an employer or organisation engages MAT to deliver training or assessment to its employees or clients, full payment of course fees is typically required at the time of enrolment unless an account has been pre-established.
- **Third-Party Accounts:** Approved third-party payers may establish an account with MAT. Payments can be managed through purchase orders or an authority to invoice, with a standard 30-day payment term.
- **Student Payment Plan Options:** MAT offers interest-free EziDebit payment plans for courses valued at \$550 or more. This allows students to spread payments over an agreed period.



- **Fees Paid in Advance by Individual Learners:** Students have the option to pay their course fees in full at the time of enrolment.
- **Protection of Prepaid Fees:** MAT ensures that any prepaid fees exceeding \$1,500 from individual learners are protected by an unconditional financial guarantee with our banking institution. This guarantee safeguards the prepaid fees in the event MAT is unable to deliver the services. Prepaid fees will be applied proportionally to services as they are delivered.
- **Enrolment Confirmation:** Enrolment is confirmed upon receipt of full payment or approval of a payment plan, along with all required documentation.
- **Receipt of Payment:** A receipt or invoice will be issued upon successful processing of payment.

Fee Payment Options

MAT offers a range of payment options including Visa, Mastercard, Direct Deposit or payment plans which can be paid using credit card or bank account. Speak to the Student Administration Team to find out more about MAT's payment options.

Payment Plans

MAT offers payment plans to eligible students for training fees exceeding \$560, facilitated through a direct debit arrangement with Ezidebit.

These payment plans are interest free however there are administrative and transaction fees applicable. For more information on payment plans and associated fees [CLICK HERE](#)

CERTIFICATION DOCUMENTATION

Certificates or statements of attainment will only be issued once all fees have been paid in full. Students can settle their payments by calling us upon course completion or at any time during the course duration.

RECOVERY OF OUTSTANDING FEES

Students must pay all fees and charges as specified on their student payment plan.

Failure to pay fees and charges may result in any or all the following until the student pays the full amount:

- Suspension from participating in the course
- Withholding of certification documentation
- Withdrawal from course
- Exclusion from any future enrolments at MAT

MAT may refer fees and charges remaining unpaid after 60 days from the due date to a debt collection agency.



FEEDBACK AND COMPLAINTS

If you are unhappy with any aspect of the fees, refunds, or cancellations process, MAT encourages you to use the Complaints and Appeals procedure. For more information, [click here](#) or call us at 1300 887 082.

ROLES AND RESPONSIBILITIES

The Director of Medical Administration Training Pty Ltd is responsible for ensuring compliance with this policy.