



Course Fee & Payment Policy

Australian Paramedical College



Overview

Industry Pathways Pty Ltd (ABN 65 153 814 192) operating as Australian Paramedical College (APC) aims to support transparency in the application and administration of student fees and payments. This policy applies to all relevant individuals seeking to and/or enrolled to study through APC.

Course payment terms

Prior to commencement APC requires a deposit to secure enrolment into a course. The deposit amount and all other payment details are communicated to the student during pre-enrolment discussions and invoiced prior to enrolment. Varying fee payments schedules are implemented to support students managing the course fees.

APC will operate in accordance with the Standards for Registered Training Organisation's 2015 (SRTO's 2015) by:

- Advertising course fees via the website within the student handbook. Total course fees, deposits, fee schedules and payment options are clearly communicated to students prior to formal enrolment. Once eligibility for enrolment is confirmed, students will receive detailed fee information in the form of an invoice/contract identifying the course fee, deposit and payment arrangements.
- Communicating any amendments and/or changes to course fees and/or payment terms and conditions to all stakeholders. This may be adjustments to course fees and/or charges to support business continuity and/or where a new or updated training product is added to the RTO scope.
- Ensuring students are advised that all course fees and charges relating to the course must be paid in full, prior to issuance of any outcomes. A student shall not be issued with a Testamur, Statement of Attainment and/or transcript where outstanding fees are present.
- Ensuring flexible payment arrangements are available for all students to support course fee payment methods via; installments, credit card, direct debit, and Electronic Funds Transfer (EFT).

Pre-paid Fees

APC may accept pre-paid fees for training and assessment services where applicable. The RTO ensures an official bank guarantee is in place to protect students who wish to pay course fees in advance greater than the amount of \$1500 at any time for training and assessment services.

Additional fees

- Additional fees may apply for any training and assessment delivered outside of the original training product requirements agreed upon.
- Costs relating to mandatory resources will be included in the total course fees, however any recommended materials will not be included.
- The following incidental charges may apply where applicable:
 - Replacement of Testamur/Statement of Attainment/transcript/Student ID Card - \$20

- Fees for additional attempts as a result of Not Yet Satisfactory outcomes for a Unit of Competency (Exceeding three attempts for theoretical components and two attempts for practical) - (Pricing per unit advised by accounts team where applicable)
- Clinical Workshop cancellation fee - \$200
- Deferment of intake fees - \$50
- Extension of Study fees - Refer to Course Duration and Progression Policy for pricing
- Additional 1:1 training where required/requested – Pricing dependent on skills requiring training and state for delivery

Withdrawing from a training product

Where a student cancels or withdraws their enrolment, entitlement to a course refund may be relevant. Refunds are assessed on a case-by-case basis and in accordance with the Refund Policy. Prior to enrolment students must read and agree to the Refund Policy to confirm their understanding. The Refund Policy can be located via the website.

Late payment or Non-payment of fees

- Students with outstanding and/or late fees are seen as not eligible for the issuance of a completed Qualification and/or Statement Attainment until the required fees are paid.
- Debt collection fees may be applicable for any fees overdue direct to APC under the same terms and conditions of the DDR service agreement below in clause 12 a) and 25 a).

TERMS AND CONDITIONS OF THE DEBITSUCCESS DIRECT DEBIT REQUEST (DDR) SERVICE AGREEMENT

1) INTRODUCTION

- a) If you have a Debitsuccess payment plan in place, this document outlines the rights and responsibilities you have with regard to the ability of APC via Debitsuccess to directly debit your nominated bank account or credit card for any instalments or payments due by you under the terms and conditions of this payment plan.

2) DEFINITIONS

- a) In this Contract, the words and phrases referred to below are defined as follows: “Customer” or “you” means the person or party signing the Debitsuccess Contract. “Debitsuccess” means Debitsuccess Pty Limited, a company incorporated in Australia – Phone: 1800 148 848, Email: customerservice@debitsuccess.com, Postal address: P.O. Box 577, Mt. Waverley, Victoria 3149. “APC” means Industry Pathways Pty Ltd (Trading as Australian Paramedical College), a company incorporated in Australia – Phone: 1300 377 741, Email: accounts@apcollege.edu.au, Postal address: P.O. Box 2262, Burleigh BC, QLD 4220. “Commencement Date” means the date that APC provides the Services to the Customer or such other date as agreed by the APC and the Customer. “Contract” means these terms and conditions together with the conditions of instruction to accept direct debits. “APC Membership Agreement” means any terms, conditions and contractual agreements made between the APC / Debitsuccess and the Customer. “Services” means the services to be provided by APC / Debitsuccess pursuant to which this Contract relates

3) CHANGE IN APC DETAILS

- a) The Customer's obligations under this Contract are not affected by a reasonable change in the location of the APC's premises, a change in the ownership of the APC, or a change in the name of the APC.

4) TERM

- a) This Contract will continue until all instalments and payments due have been paid in full, unless terminated earlier as per clause 5)a
- b) The term of the contract cannot take longer than the course duration to pay off in full
 - i) Cert III – 52 weeks
 - ii) Cert IV – 78 weeks
 - iii) Diploma – 104 weeks
 - iv) Cert IV / Diploma Package – 112 weeks

5) EARLY TERMINATION

- a) This Contract may be terminated at any time with the agreement of the APC. The Customer shall not consider that this Contract has been terminated until such time as termination is confirmed by APC.

6) PAYMENTS

- a) The Customer agrees to pay the instalment amount at the agreed payment frequency for the term of this Contract. The Customer may alter the payment frequency and/or day to debit by requesting a change with Debitsuccess. However, any changes shall not affect the total amount of money the Customer would otherwise be required to pay. Should there be any payments in arrears, the Customer authorises Debitsuccess to debit the outstanding balance in order to bring the account up to date.

7) OVERDUE PAYMENTS

- a) Notwithstanding any other provisions in the Enrolment Terms and Conditions, if any instalment remains overdue and unpaid for more than 14 days, APC may suspend your enrolment in your Course until such time as you have paid all outstanding instalment(s).
- b) While your course is suspended, APC may:
 - i) withhold the provision of materials for your Course;
 - ii) suspend your access to the portal; and
 - iii) stop marking and grading any assessments you have submitted or resubmitted.

8) ADMINISTRATION FEE

- a) Debitsuccess charges a one-off fee of the amount indicated in clause 25)a) of this Contract and this fee is payable to Debitsuccess by the Customer on signing this Contract. The Customer authorises Debitsuccess to add any fees owing under this clause, to the initial instalment to be paid by the Customer (as a separate payment or otherwise) or to such other instalments as Debitsuccess may, at its sole discretion, decide.

9) LATE PAYMENT / BOUNCED PAYMENT FEE

- a) Debit success charges a late payment / bounced payment fee of the amount indicated in clause 25)a) of this Contract and this fee is passed on and payable by the Customer for each reversal of a payment initiated by Debitsuccess in accordance with this Contract. The Customer authorises APC to add any fees owing under this clause to any future instalments paid by the Customer (as a separate payment or otherwise).

10) PRIVACY

- a) The Customer acknowledges that: Debitsuccess is entitled to store his or her personal information (whether received from the Customer, the APC or otherwise) on its systems, and use it for the purposes of administering this Contract and providing its products and services; he or she has rights

of access to, and correction of, his or her information under the Privacy Act 1988 (Cth); and Debitsuccess (or APC) may contact the Customer for any purpose related to the provision.

11) LIABILITY

- a) The Customer agrees that, to the extent permitted by law, neither APC, Debitsuccess or any of their related companies, directors or employees will be liable for any direct, indirect, or consequential injury, loss or damage to the Customer, or to the property of the Customer whatsoever, arising out of or in relation to this Contract.

12) DEBT COLLECTION ACTION

- a) The Customer:
 - i) authorises Debitsuccess to notify any debt collection or credit reporting agency upon default by the Customer in regard to any obligation to pay under this Contract;
 - ii) agrees to immediately pay the full outstanding balance of the remainder of the payments due, including any current arrears, should a default occur prior to this Contract terminating;
 - iii) agrees to pay any and all costs incurred as a result of debt collection including the commission, fees and costs charged by any debt collection agency (up to 50% of the outstanding debt).

13) CONTRACTS PRIVITY

- a) The Customer acknowledges that Debitsuccess has been contracted by APC to collect the instalments due under this Contract and the Customer acknowledges that all rights of APC pursuant to this Contract are able to be enforced by Debitsuccess as if it were the APC, without any involvement on the part of APC or the consent of the Customer.

14) ENTIRE AGREEMENT

- a) This Contract and the related Debit Success documents (as applicable) constitutes the entire agreement, understanding and arrangement (express and implied) between the Customer, APC and Debitsuccess relating to the subject matter of this Contract, and supersedes and cancels any previous agreement, understanding and arrangement relating to the subject matter of these arrangements whether written or oral.

15) INITIAL TERMS

- a) Debitsuccess will debit your nominated account for the amounts and at the frequency of payments as agreed between us on the Debitsuccess DDR Contract, authorised and accepted by you.

16) DEFERRING OR STOPPING A PAYMENT

- a) Should you wish to defer a payment to another date you must contact Debitsuccess at least 48 hours before the date of that payment to request the deferment. Deferments are entirely at the discretion of Debitsuccess / APC and will depend on the length of deferment, the current state of your account and your past history. You may request us to stop an individual payment however you will still be liable to make this payment by some other method or your account will become overdue.

17) ALTERING THE SCHEDULE

- a) Should you wish to alter the payment frequency or Day to Debit, contact Debitsuccess and we, at our discretion, may be able to make the changes you require. Any changes made will not affect the total amount you would otherwise have paid over the minimum term of your Contract.

18) SUSPENDING THE PAYMENTS

- a) Suspension of payments may be possible under certain circumstances with the agreement of APC. Any time spent on suspension will be added onto the minimum term of the Contract so that the sum of the instalments payable for the minimum term or number of payments shall still be payable regardless of any suspension or suspension charges made.

19) CANCELLING THE PAYMENTS

- a) You can cancel this Direct Debit Request Authority by requesting this of Debitsuccess or your bank. Cancellation of the authority to debit your account will not terminate this contract or remove your liability to make the payments you have agreed to.

20) DISPUTES

- a) If you dispute any debit payment, you must notify APC immediately. APC will respond to your dispute within 7 working days and will immediately refund the amount of the debit if we are not able to substantiate the reason for it

21) NON WORKING DAY

- a) When the day to debit falls on a weekend or public holiday the debit will be initiated on the next working day.

22) DISHONOURED PAYMENTS

- a) It is your responsibility to ensure that on the due date clear funds are available in your nominated account to meet the direct debit payment. Should your payment be dishonoured, Debitsuccess will debit the amount indicated in clause 25)a) of this Contract with your next payment and may, if we have not received instructions to the contrary from you, debit both the current due payment and the now overdue payment(s) on the same day. Debitsuccess may also debit other fees or costs involved with debt collection in accordance with the terms and conditions of the Contract.

23) ENQUIRIES

- a) All enquiries should be directed to APC and should be made at least 48 hours prior to the next scheduled debit date.

24) YOUR OTHER RESPONSIBILITIES

- a) In addition to those already mentioned, you are responsible for ensuring that your nominated account is able to accept direct debits. If it is not, it is your responsibility to provide Debitsuccess with a new account number.

25) COSTS AND OTHER AMOUNTS PAYABLE

- a) Debitsuccess or APC may deduct the following fees from your Account at the times indicated. All prices below exclude GST.

Fee	Fee Details	Notes
Administration fee	A maximum amount of \$20. The fee could range between \$0 and \$20 depending on your arrangement with DebitSuccess For example: You may be charged a one off setup fee of \$10 if so it will be clearly indicated on the DDR form that you complete with your merchant	Once only when Product is first established or on the Dishonour of a payment
Reversal	A maximum amount of \$20.00 per reversal for dishonoured payments	On the Dishonour of a payment
Payment suspension Fee	A maximum of \$5 per week	As agreed between parties
Study Extensions / Intake Deferral Fee	A one-off fee of \$50 may be charged	Must be paid prior to deferral being actioned

Debt Collection	<p>A debt collection fee of up to 50% of full outstanding balance. In addition to the outstanding balance.</p> <p>For example, if your outstanding balance was \$200, the Debt Cancellation Fee owing, in addition to the outstanding contract balance of \$200, will be \$100 (comprising 50% of the remaining balance (i.e. 50% of \$200).</p>	<p>On cancellation of the product due to your failure to pay the required amounts under your customer/membership contract resulting in the referral of your account to Debt Collection.</p>
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Version	Purpose/amendments	Issued
V1.1_17	Initial implementation	30 Dec 2017
V1.2_18	Annual review	09 Apr 2018
V1.2_19	Annual review	23 Apr 2019
V1.3_19	Updates and amended to reflect refund policy amendments	16 May 2019
V2.0_21	Annual review to reflect process changes	21 Oct 2021
V2.1_21	Restructure and review to reflect updated processes	16 Dec 2021
V2.2_22	Addition of pricing amounts in policy	08 Jun 2022
V3.0_23	Addition of terms and conditions and update of pricing to reflect current procedure	28 Mar 2023