

FEES AND REFUNDS POLICY AND ASSOCIATED PROCEDURES

PURPOSE OF THE POLICY

This policy sets out the principles and procedures adopted by Greenwood Academy for the transparent, fair and compliant management of student fees, charges, and refunds. The policy ensures students are fully informed about their financial obligations and supports their ability to complete their studies.

This policy aligns with:

- Standards for Registered Training Organisations (RTOs)
- National Code of Practice for Providers of Education and Training to Overseas Students 2018
- ESOS Act 2000 and the ESOS (Calculation of Refund) Instrument 2024
- Tuition Protection Service (TPS) requirements
- Australian Consumer Law

POLICY STATEMENTS

This policy applies to all domestic and international students enrolled at Greenwood Academy and covers:

- Tuition and non-tuition fees
- Payment arrangements
- Fee protection measures
- Refund entitlements and processes

This policy is reviewed annually and updated as required to ensure ongoing legislative compliance.

INFORMATION ABOUT FEES AND CHARGES

Information about fees, charges and refund conditions.

Students are informed of applicable fees and charges through:

- The Greenwood Academy website
- The Student Handbook (where applicable)
- The Offer Letter and Student Agreement

The Offer Letter and Student Agreement detail:

- Tuition and non-tuition fees
- Payment schedules and payment options
- Any applicable application or administrative fees
- Student consumer rights, including any statutory cooling-off periods

Fees and charges are reviewed annually. Changes generally apply only to new commencing students, unless otherwise permitted by law.

ADDITIONAL FEES AND CHARGES

Additional Fees That May Apply

Fee Type	Amount	Purpose
Enrolment Fee	\$300	One-off boarding and compliance processing
Material Fee (ACM20121)	\$500	Course materials and compliance processing
Material Fee (ACM30122)	\$1,000	Course materials and compliance processing
Material Fee (ACM40418)	\$1,500	Course materials and compliance processing
ID Card Replacement	\$25	Reissue of lost or damaged student ID
Withdrawal Fee	\$500	Administrative and compliance costs for mid-course withdrawal
Monthly Payment Plan Setup	\$400	Setup and management of monthly instalments
Weekly Payment Plan Setup	\$400	Setup and management of weekly instalments, Student must go on direct debit for this option
Late Tuition Payment (7 days overdue)	\$200	Encourages timely payment
Late Tuition Payment (14 days overdue)	\$400	Escalated late fee for continued non-payment
COE Change (Student initiated)	\$300	Processing enrolment changes (course change, date change)
3rd Attempt or No Submission Fee	\$200	Processing additional assessment attempts or no submission
Missed Scheduled Practical	\$200	Rescheduling and administration of practical sessions
Special Consideration – Late Assessment	\$100	Processing late assessment submission requests. Must be submitted before assessment due date. This is limited only for compassionate or compelling reasons.
Special Consideration – Late Evidence	\$100	Processing late evidence submission requests. Must be submitted before assessment due date. This is limited only for compassionate or compelling reasons.
Repeat Unit Fee	\$400 per unit	Administration and delivery of repeated units
Catch-up Training	\$100 per hour	Delivery of additional training sessions
Direct Entry Assessment (Cert IV)	\$200	Direct entry assessment
Credit Transfer (CT)	\$300	Assessment of credit transfer applications
Recognition of Prior Learning (RPL)	\$300 + \$400 per unit	RPL application and unit assessment

Fee and Refund Policy v1.5 22 Jul 2026

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RTO: 45916 CRICOS Provider: 04060M

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Fee Type	Amount	Purpose
Re-issue of Testamur/Record of Results	\$50	Reprinting certification documents
Withdrawal Fee	\$500	Processing withdrawal

FEE PROTECTION

Domestic Students

Domestic students are not required to pay more than \$1,500 in advance for services not yet delivered.

International Students

International student fees are protected through:

- Maintaining sufficient financial capacity to refund unspent tuition fees
- Membership with the Tuition Protection Service (TPS)

International students are not required to pay more than 50% of total course tuition fees prior to course commencement, unless the course duration is less than 26 weeks. Students may elect to pay a higher amount voluntarily.

PAYMENTS

Payment options are outlined in the Offer Letter and Student Agreement. All fees and charges must be paid by the due date specified on the invoice. If a student is unable to make payment by the required date, they may contact the office to discuss alternative arrangements.

All payments must be made via bank transfer to the designated account provided to students. Greenwood Academy will maintain sufficient funds in this account to ensure it can refund all tuition fees already paid, if required.

Where fees become overdue and no alternative arrangements have been made, the following communication process will apply:

- **First Warning Letter:** Issued when a student fails to pay an invoice within 7 calendar days of receipt and has not contacted Greenwood Academy to arrange an alternative payment plan.
- **Second Warning Letter:** Issued when a student fails to pay within 7 calendar days of receiving the first warning letter and has not made alternative arrangements.
- **Notice of Intention to Report:** Issued when a student fails to pay within 7 calendar days of receiving the second warning letter and has not made alternative arrangements.

If enrolment is cancelled due to non-payment of fees, the outstanding debt will be referred to a debt collection agency.



All payment receipts will be retained for a minimum of 2 years following the student's completion of their course.

CREDIT TRANSFER AND RPL

A reduction in tuition fees applies for any units granted through Credit Transfer (CT) or Recognition of Prior Learning (RPL). The total course tuition fee is divided by the number of units in the qualification, and the applicable per unit reduction is then applied to the number of units granted. This calculation is itemised and displayed on the invoice.

REFUNDS

Refunds for international students are calculated in accordance with the ESOS framework.

All application fees are non-refundable, except where Greenwood Academy cancels a course prior to commencement due to insufficient enrolments or other unforeseen circumstances, including sanctions imposed on Greenwood Academy.

If Greenwood Academy cancels a course before or after commencement, students will receive an automatic refund and are not required to submit a Refund Application Form. Refunds will be issued within 10 working days of the default.

In all other situations, students must complete a Refund Application Form, available from our office. The form must be submitted within 10 working days of the event that led to the refund request. The outcome of the refund assessment, along with any applicable refund, will be provided to the student in writing within 20 working days.

Refunds will be paid in Australian Dollars and will be issued only to the person or entity from whom the original payment was received. Any associated international wire transfer fees, intermediary bank fees, and foreign exchange (FX) losses are typically deducted from the refund amount.

This refund policy does not remove the student's right to pursue further action under Australian Consumer Law.

Domestic Student Refunds (VET courses)

Refund entitlements for domestic students are determined by the timing and reason for withdrawal or cancellation, including:

- Provider cancellation before commencement – full refund
- Student withdrawal prior to commencement – partial or full refund depending on timing
- Withdrawal after course commencement or disciplinary cancellation – no refund of tuition fees

Material fees may be refundable only where materials have not been issued.

DOMESTIC STUDENT REFUNDS – VET COURSES ONLY

In addition to the above circumstances, refunds for domestic students will be calculated as follows:

Circumstance	Refund Due
Greenwood Academy cancels the course before commencement due to insufficient enrolments or other unforeseen circumstances, including a sanction imposed on Greenwood Academy (provider default).	Full refund of all fees.
Greenwood Academy cancels the course after commencement due to unforeseen circumstances, including a sanction imposed on Greenwood Academy (provider default).	Application fee not refunded. Full refund of all unspent fees, calculated as: weekly tuition fee × number of weeks in the default period (from the date of default).
Student withdraws up to 4 weeks prior to course commencement.	Application fee not refunded. Refund of all other fees and charges.
Student withdraws less than 4 weeks prior to course commencement.	90% of the tuition fee refunded. Material fee refund depends on whether materials have been collected. In principle, uncollected materials are fully refundable; collected materials are non-refundable.

Circumstance	Refund Due
Student withdraws less than 4 weeks prior to course commencement (materials clause).	If the student has <i>not</i> collected the materials, the material fee will be fully refunded. If the student <i>has</i> collected the materials, the material fee is non-refundable.
Student withdraws after course commencement.	No refund. Fees for the full study period (term) must be paid.
Student's enrolment is cancelled due to disciplinary action.	No refund. Fees for the full study period (term) must be paid.
Student provides incorrect or incomplete information resulting in Greenwood Academy withdrawing the offer prior to commencement.	No refund. Fees for the full study period (term) must be paid.

INTERNATIONAL STUDENT REFUNDS

International Student Refunds

Refunds for international students are calculated strictly in accordance with the ESOS framework and the ESOS (Calculation of Refund) Instrument 2024.

Refund entitlements vary depending on circumstances such as:

- Provider default
- Student withdrawal prior to or after commencement
- Visa refusal (before or after course commencement)
- Breach of visa conditions or student misconduct

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Where Greenwood Academy defaults, refunds are issued automatically within 10 working days.

Circumstance	Refund Due
Greenwood Academy cancels the course before commencement	Full refund of all fees.
Greenwood Academy cancels the course after commencement	Refund of all unspent tuition fees, calculated as: weekly tuition fee × number of weeks in the default period (from the date of default).
Greenwood Academy has not provided an Offer Letter and Student Agreement that meet the requirements of the National Code 2018	Refund of all unspent tuition fees, calculated using the same method: weekly tuition fee × number of weeks in the default period.

Circumstance	Refund Due
Student withdraws up to 4 weeks prior to course commencement	Refund calculated as: weekly tuition fee × number of weeks in the default period (from the date of default).
International student withdraws 2–4 weeks prior to the intake date (before orientation begins)	90% of the tuition fee refunded.
International student withdraws within 2 weeks of the intake date (after orientation has commenced)	50% of the tuition fee refunded.
Material Fee – student withdraws before collecting materials	Full refund of material fee.
Material Fee – student withdraws after collecting materials	No refund of material fee.
Student withdraws less than 4 weeks prior to course commencement	Application fee: non-refundable. All other fees and charges: 90% refunded.
Student does not commence on the agreed start date and has not withdrawn	No refund. Fees for the full study period (term) remain payable.
Student withdraws after commencement	No refund. Fees for the full study period (term) remain payable.
Enrolment cancelled due to disciplinary action	No refund. Fees for the full study period (term) remain payable.
Student breaches a visa condition	No refund. Fees for the full study period (term) remain payable.

Circumstance	Refund Due
The student has supplied incorrect or incomplete information, resulting in Greenwood Academy withdrawing the offer prior to course commencement	No refund. Fees for the full study period (term) remain payable.
The student is refused a visa because they did not commence the course at the agreed location and start date, withdrew from the course, or failed to pay an amount due	No refund. Fees for the full study period (term) remain payable.
The student is refused a visa and therefore does not commence the course on the agreed start date, or withdraws on or before the agreed start date due to the visa refusal	Refund = total course fees paid before the default day minus the lesser of: 5% of total course fees or \$500. Example: If a student (e.g., Raj) paid \$1,500 in course fees and their visa is refused, 5% of \$1,500 is \$75. As \$75 is less than \$500, the refund is: \$1,500 – \$75 = \$1,425.
The student is refused a visa after the course has commenced	Refund = weekly tuition fee × number of weeks in the default period. Example: Raj is enrolled in a 40-week course (10-week terms). Total course fees are \$10,000 plus \$500 material fees. He pays \$2,500 for Term 1 plus \$500 material fees. After completing 2 weeks, his visa is refused. Weekly tuition fee = \$250. Default period = 8 weeks (remaining weeks in the term). Refund = \$250 × 8 = \$2,000. Material fees are non-refundable once materials have been issued.