



Catagra Group Training
— Leading the Way —

COURSE FEE PAYMENT & CANCELLATION POLICY



NATIONALLY RECOGNISED
TRAINING

RTO Number: 46561

www.catagragrouptraining.com



Course Fee Payment & Cancellation Policy

01. Purpose

This policy outlines the requirements for fee payment, cancellations, withdrawals and refunds for students enrolling in Training Programs with nationally recognised Units of Competency delivered by Catagra Group Training Pty Ltd.

This policy supports compliance with:

- Standards for Registered Training Organisations (RTOs) 2025
- National Vocational Education and Training Regulator Act 2011
- Australian Consumer Law
- Relevant financial management and consumer protection obligations



02. Definitions

• Commencement of Training

Training is considered to have commenced when a learner is granted access to learning materials, online systems, or participates in any training or assessment activity. Commencement does not mean that all training services have been delivered.

• Course weeks

- Course weeks are measured from the agreed commencement date, with that date starting Week 1.
- Any effective withdrawal date is the date CGT receives the student's written withdrawal notice, or an earlier date agreed in writing.
- For withdrawal initiated by CGT, it is the date stated in CGT's written notice.

• Prepaid fees

Prepaid fees are fees received before the services to which they relate have been delivered.

• Training Program

A nationally recognised unit or group of units of competency delivered by the RTO.

• Clustered Units

Clustered Units are two or more units of competency that are grouped and delivered and/or assessed together because they contain related, complementary or overlapping skills, knowledge, performance evidence or workplace activities.

Clustering may be used to provide a more integrated and efficient learning and assessment experience, while ensuring that all requirements of each individual unit of competency are fully addressed and assessed.

For the purposes of calculating course fees, cancellations, withdrawals and refunds, a cluster is treated as a single unit of delivery. Once a student has commenced any part of the clustered delivery or assessment, the entire cluster is considered to have commenced.

03. Fee Payment Requirements

3.1 No Pre-Enrolment Fees

No payment is required to submit an enrolment application.

3.2 Offer of Placement

Following review of the application and suitability for training, CGT will provide an Offer of Placement confirming

- the applicable course fee,
- approved Credit Transfer reductions,
- payment options, payment dates and cancellation and refund conditions.
- The learner selects or confirms their payment option when accepting the offer.

An initial course fee payment is credited towards the total course fee; its refund treatment is governed by this policy.



3.3 Fee Protection and Invoicing Structure

Catagra Group Training Pty Ltd **will not accept more than \$1,500 in advance payments** from an individual learner prior to the commencement of training.

To comply with this requirement:

- Upon accepting your offer of placement, an initial invoice will be issued for an amount not exceeding \$1,500
- Payment of this invoice secures your place. We are unable to hold places without payment. We reserve the right to offer any unpaid place to another student if we have not received your payment.

After training has commenced:

For Practical training programs

- For practical training programs with a total fee of \$2,600, an initial payment of \$1,500 is payable on acceptance of the Offer of Placement to secure the place.
- The remaining \$1,100 is invoiced after commencement, including induction and provision of online learning access, and is due within seven days of invoice.
- Payment must be received before practical attendance.
- The invoice and practical dates will be arranged to allow this payment period.
- Students with unpaid required training fees cannot attend practical training.

For Cattle Reproduction Management ONLY - payment arrangements

- For the \$3,300 Cattle Reproduction Management program, students may select the two-payment, three-payment or direct debit option disclosed in their Offer of Placement and current Information Sheet.
- The initial payment is \$1,500 for Options 1 and 2 or \$500 for Option 3.
- The offer records the full schedule, including any approved Credit Transfer adjustment.
- Future instalments are payment dates, not a measure of services already delivered.
- Only instalments due under the selected schedule are required while the enrolment continues.

3.4 Payment in Full Requirement

- **Practical attendance** is subject to payment under section 3.3.
- **For Cattle Reproduction Management** training program, students must maintain payments under their agreed schedule.
 - The whole course balance is not automatically due at commencement.
 - CGT will issue Statements of Attainment for successfully completed units on completion or exit from the program in accordance with applicable VET requirements, including the required 30-calendar-day timeframe where applicable and payment of all agreed fees associated with the relevant training product.
 - Following withdrawal, the fee condition relates to the reconciled amount properly owing under this policy, not cancelled charges for future services.
 - Applicable student identifier requirements also apply. Training and assessment records are retained regardless of payment status.

3.5 Payment Methods

Fees may be paid using approved methods including:

- Electronic Funds Transfer (EFT)
- Credit or debit card
- Online payment facility as advised by the RTO

Receipts will be issued for all payments on request.



3.6 Third-Party Payment Arrangements

Where a student independently arranges external finance, such as a buy-now-pay-later product, the separate finance agreement is between the student and the finance provider.

CGT remains responsible for its own course fees, records and refund obligations.

A provider collecting CGT's agreed direct debit instalments acts as a payment collection service; use of that service does not transfer responsibility for the course payment plan, withdrawal reconciliation or refunds away from CGT.

04. Cancellations, withdrawals & refunds

4.1 Student-Initiated Withdrawal Prior to Commencement

- **For programs with a Practical training component -**

Where a student withdraws from training:

- More than 14 days prior to commencement
→ Full refund of fees paid, less an administration fee of \$250.
- 14 days or less prior to commencement
→ A cancellation fee of 25% of the total training product fee will apply.



- **For Cattle Reproduction Management under all payment options -**

Where a student withdraws from training:

- More than 14 days prior to commencement
→ Full refund of fees paid, less an administration fee of \$250.
- 14 days or less prior to commencement
→ A cancellation fee of \$500 will apply and CGT will refund any remainder paid and cancel all future course instalments as applicable.

4.2 Withdrawal After Training Has Commenced

- **For programs with a Practical training component -**

- No refund will be issued once training and assessment activities have commenced.
- Students may be eligible to transfer to a future intake at the discretion of the RTO.
- This provision does not exclude rights under Australian Consumer Law, refunds where CGT cancels or cannot provide the agreed services, or consideration under section 4.4.

- **For Cattle Reproduction Management -**

- CGT will stop any future scheduled instalments from the effective withdrawal date and reconcile the Student's account
- The Student is liable for full payment of the Unit/s where learning has commenced/access to learning material has been provided for that Unit or cluster of Units, whether completed or not.
- CGT will then calculate any refund owing for Units not started if payments have already made using the Unit fee allocation provided during enrolment.
- Any shortfall will be itemised and invoiced with a due date provided.
- CGT will not charge for Units not yet commenced or access to learning material not yet provided.
- Issuing of Statement of Attainment for Units is outlined in 3.4 above.

4.3 Cancellation or Postponement by the RTO

If Catagra Group Training Pty Ltd cancels or reschedules training and the student is unable to attend the revised dates:

- The student may choose to -
◦ transfer to another scheduled intake, or
◦ receive a full refund of all fees paid.
Refunds will be processed within 14 business days.



4.4 Compassionate or Compelling Circumstances

Refund requests based on compassionate or compelling circumstances may be considered on a case-by-case basis.

Examples include:

- Serious illness or injury
- Bereavement
- Natural disaster or significant hardship

Supporting documentation may be required.



05. Refund Process

Withdrawal notices and refund requests should be sent in writing to

- admin@catagragroup.com.
- CGT will confirm the effective withdrawal date, stop future instalments where applicable and provide an itemised reconciliation showing services provided, fees allocated, payments received and the refund or balance due.
- Refunds will be processed within 14 business days of approval and returned to the original payer unless otherwise authorised in writing.
- Any debit already in processing will be included in the reconciliation and any overpayment refunded.
- A student may challenge a decision through the Complaints and Appeals Policy. CGT will assess requests promptly and advise if further information is required.

06. Non Payment of Fees

- If a payment fails or becomes overdue, CGT will notify the student in writing of the overdue amount and provide seven calendar days to pay or discuss an agreed alternative arrangement.
- CGT will identify any proposed retry in accordance with the direct debit authority if applicable.
- If the account remains overdue, CGT may suspend access to training and assessment after written notice explaining the reason, effective date and steps to restore access.
- Continued non-payment may result in deferral or withdrawal following a further written notice and an opportunity to respond.
- Students may seek hardship consideration or use the Complaints and Appeals Policy.
- Practical attendance remains subject to section 3.3.
- Cancellation of a direct debit authority does not itself withdraw the student from training or cancel amounts properly owing. CGT will reconcile fees on withdrawal under section 4.2 and may seek recovery of a lawful outstanding balance.
- Future course fees will not automatically become payable because of default. Where services are suspended, fees will not accrue for services CGT does not provide, and collection dates will be reviewed accordingly.

07. Complaints & Appeals

Students who are dissatisfied with a decision made under this policy may access the RTO's **Complaints and Appeals Policy**.

08. Policy Review

This policy will be reviewed annually as part of the RTO's self-assurance and continuous improvement framework to ensure ongoing compliance with the Standards for RTOs 2025.



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