



Schedule of Fees & Charges Policy

Under The Hammer

Training Agents Australia Pty Ltd, trading as Under The Hammer, located at 503/77 Dunning Ave, Rosebery, NSW 2018 is a Registered Training Organisation and operates in accordance with applicable State and Federal legislation and the Standards for NVR Registered Training Organisations.

Under The Hammer is a fee for service organisation. Our fees cover items such as course materials, administrative support, student services, and training and assessment services. Under the Hammer reviews its fees regularly and endeavours to keep the cost of training at a reasonable level having regard to market conditions and demand.

Course Fees

Course fees under \$1,500 are payable in full upon enrolment into a course of study. Under The Hammer may cancel an enrolment if fees are not paid within 5 business days of enrolment.

For courses over \$1,500, up to \$1,500 is payable at the time of enrolment and within 5 business days of the invoice date. Under The Hammer may cancel an enrolment if the initial course fee amount is not paid by the due date. Payment plans will be offered for the balance of course fees payable.

An administration and processing fee equal to 2% of course fees is also payable for all courses offered by Under The Hammer.

Acceptable payment methods include direct deposit, credit card and direct debit.



Extension of Time Fees

Students may apply for an extension of time to complete their course(s). Under The Hammer may grant an extension at its sole discretion, on a case by case basis having regard to a student's specific circumstances, and will advise students of its decision in writing. Extension of time fees apply to courses as follows:

Course	Period Enrolment	Maximum Extension Permitted	Extension Fee/month
CPD	3 months	No extension available	N/A
Assistant Agent/Cert	6 months	3 months	\$100/month
Certificate IV	12 months	6 months	\$150/month
Diploma	18 months	6 months	\$200/month
1-3 Certificate IV/Diploma Unit(s)	3 months	3 months	\$50/month

Extension of time fees are payable within 5 business days of the invoice date.

Refund Policy

Once enrolled and payment has been processed, a student is only entitled to a refund or partial refund if a course is cancelled (or otherwise not delivered) by Under The Hammer. Postponement and course transfers do not entitle a student to a refund. Students are not entitled to any refund if they choose to withdraw from a course or otherwise fails to complete the course within the enrolment period.

Under The Hammer may, at its sole discretion, offer students the opportunity to transfer their enrolment to another course date or method of completion (eg distance learning). Additional fees may apply and will be discussed and agreed prior.



Student Default

Failure to pay course fees or any part thereof entitles Under The Hammer to cancel or terminate an enrolment and/or discontinue the provision of training services. Any unpaid fees may be subject to debt recovery action.

Provider Default

Under The Hammer will put in place transfer/alternative arrangements should it default due to:

- Under The Hammer ceasing operations
- A course not starting on the agreed commencement date.
- A course ceases to be provided at any time after it commences but before it is completed.
- A course enrolled in is not provided in full to the student because a sanction (restriction) has been imposed on the company.

Fees and refund information

Prospective and current students are advised of fees associated with a course prior to enrolment. Fee related information includes:

- Course fees
- Payment terms
- Direct debit fees and terms
- Administration fees and payment terms
- Potential for fees to change during the student's course where relevant
- Refund information is outlined in the Student Handbook

Inclusions in course fees

Unless otherwise specified, course fees include all training and assessment required for students to undertake the qualification or course in which they are enrolling. Course fees include the issuance of a certificate and/or record of results and/or statement of attainment. Additional copies or the re-issuing of any of these documents incurs an additional fee.



Late payments

Students may be charged 10% compounding interest on late payment of fees. Students who have unpaid fees of any amount may have their course terminated with 7 days written notice (including via email).

Changes to terms and conditions

Under The Hammer reserves the right to amend the conditions of a student's enrolment at any time. If amendments are made which affect a student's enrolment, the student will be informed 5 business days prior to changes taking effect.

Note

- All accredited training tuition fees are exempt from GST.
- Under The Hammer payment terms are five (5) working days. An invoice will be issued in advance of all courses and is required to be paid prior to course commencement or within five (5) business days of the invoice date, whichever is earlier.

Other Fees and Charges

Fee Name	Description	Refund
Interim Academic Transcript	\$50	Non-refundable
Interim attendance letter	\$50	Non-refundable
Enrolment Transfer Fee – CPD courses	\$50	Non-refundable
Enrolment Transfer Fee – Accredited courses	\$110	Non-refundable
Re-sit single unit	\$200 (for 4 th attempt)	Non-refundable
RPL administration and assessment fee	\$770	Non-refundable
Replacement Certificate	\$50 email (\$30 CPD Cert)	Non-refundable