

Payment terms:

Course Fees

Prior to commencing a course, students will be required to make a payment up to \$1500.

Commencement is deemed to have occurred when a learner has enrolled and either been supplied with learning and assessment materials or provided with login details for Paradigm Training Groups (PTG) student portal (VASTO).

During a program of study, for courses over \$1500, PTG will require progress payments on the completion of course milestones. Any such progress payments will not individually exceed \$1500.

This restriction does not apply to companies and is only for individual learners who are self-enrolling and self-funding.

Variation

Where relevant Paradigm Training Group may vary payment arrangements to accommodate individual needs and circumstances and may utilise any of the following payment regimes as negotiated with clients:

- Structured payments over a period of time (e.g., 12 monthly payments over one year)
- Payment instalments (e.g., for a \$3,000 course; \$1,000 at commencement. \$1,000 half way through the course and \$1,000 upon completion of the course.
- Negotiated terms of payment over a period of time (in line with NVR guidelines and restrictions)

For information regarding the general terms and conditions please view the Paradigm Training Group Student handbook

<http://www.paradigmtraining.com.au/studentHandbook.html>

Course Extension Fees

Students who do not complete courses within the usual course program duration may incur course extension fees up to \$150 per 3 months (subject to NVR regulator guidelines and qualification status).

Note: Depending on the course, PTG programs usually run for up to 3, 6, 12 or 24months.

Refund Policy

SITUATION		REFUND ENTITLEMENT
Where a student pays a deposit and withdraws from the course:	1 month prior to the commencement of the course	A fee equal to 5% of the course cost will be retained to cover administration cost. Any additional funds already paid to see RTO will be returned to the student
	Less than 1 month prior to the commencement of the course	A fee equal to 10% of the course cost will be retained to cover administration cost. Any additional funds already paid to be RTO will be returned to the student.
	Where a student has already commenced a course and withdraws	PTG will generally agree to negotiate a proportional refund of fees already paid to PTG equal to the proportion of the course not yet delivered but reserves the right to refuse a refund in this situation where PTG believes this is warranted
In a circumstance where the RTO cancels a course		The student will be offered a choice of an alternate course or a full refund of all fees paid to that time