STUDENT POLICY

Students Fees and Refund Policy

WORKING DRAFT | FOR BOARD APPROVAL

Policy owner	Approved by	Effective date	Review date
RIGBI Executive Director	Board	01/12/2026	30/11/2027

Document status Approved

Student services contact: learning@rigbigroup.com.au

Policy reference: RGPOL-013

RIGBI will give students clear written information about charges before the student becomes liable to pay them. This policy explains charges collected by RIGBI and the principles RIGBI uses when considering refunds. It must be read with the relevant enrolment, service or payment agreement.

1 Scope and relationship with partner RTO fees

RIGBI may charge for its own services, such as application support, administration, resources, workshops, ancillary services or other clearly described services. The written agreement will identify the service, amount, due date, payment method, instalment arrangement (if any), and whether the fee is collected by RIGBI or by a partner RTO.

Where a partner RTO is the enrolling provider or receives the fee, the RTO's published fees and refund policy governs tuition, assessment, course withdrawal, provider default and any funded-program requirements. RIGBI will not represent an RTO refund as its own decision. RIGBI will help direct the student to the correct RTO process where appropriate.

2 Before payment

- Before payment is requested, students will receive the total applicable fee, a description of what it covers, payment timing, any possible additional costs, and the applicable refund or cancellation terms.
- A receipt will be issued for payments received by RIGBI.
- RIGBI will not charge an undisclosed fee. Material changes to a RIGBI charge will be notified before they take effect, unless the student agrees otherwise or the law permits the change.
- Students should ask questions before payment if the fee, provider role or refund pathway is unclear.

3 Student cancellation or withdrawal from a RIGBI service

A student seeking to cancel a course or a training course, may submit a written request to admin@ribgigroup.com.au with their name, service, payment date, reason and supporting information if relevant. RIGBI will acknowledge the request within 5 business days and will ordinarily decide it within 20 business days.

If the service has not started and RIGBI can reasonably avoid or recover the relevant costs, RIGBI will ordinarily refund the amount paid less any clearly disclosed, reasonable and non-refundable third-party cost already incurred for the student. If the training has commenced, RIGBI will assess the refund fairly, taking account of the part of the service already supplied, documented direct costs, whether the service can be resold or reused, and the circumstances of withdrawal. RIGBI will not retain an amount that would be unfair or inconsistent with consumer law.

4 RIGBI cancellation or failure to provide a service

If RIGBI cancels a paid service before it is delivered, or cannot provide a material part of the paid service, RIGBI will offer a reasonable alternative service, a credit, rescheduling or a refund of the affected amount. The student may choose a refund where an alternative is not suitable. This does not limit any rights available under the Australian Consumer Law.

5 Special circumstances

RIGBI may consider a full or partial refund, credit or alternative arrangement where a student cannot continue due to serious illness, injury, bereavement, family violence, natural disaster, visa or legal restriction, or another circumstance beyond the student's reasonable control. Supporting evidence may be requested only where reasonably necessary. Each request will be assessed on its merits. This will be dealt subject to any non-refundable third-party cost already incurred for the student.

6 Refund method and timing

Approved refunds will ordinarily be paid within 10 business days of the decision, using the original payment method where practicable, unless another lawful arrangement is agreed in writing. RIGBI will provide a written decision explaining the amount approved and any deduction. A processing fee may be deducted only if it was clearly disclosed before payment, reflects a reasonable cost, and is lawful.

7 Disputed charges and financial difficulty

A student who believes a RIGBI charge is incorrect may dispute it using the Complaints and Feedback Procedure. RIGBI will not take collection action on the disputed portion while it is being reviewed, unless there is a reasonable basis to do so. Students experiencing financial difficulty should contact RIGBI early to discuss an installment plan or other reasonable option. This does not guarantee that RIGBI can waive a valid charge.

8 Consumer rights and records

This policy does not exclude, restrict or modify any right or remedy that cannot lawfully be excluded, including consumer guarantees under the Australian Consumer Law. RIGBI will keep records of charges, refunds and decisions in accordance with its privacy and records practices.