

FEES AND REFUNDS



DOMESTIC FEE FOR SERVICE & GOVERNMENT SUBSIDISED TRAINING

PURPOSE

This policy outlines how Australian Child Care Career Options (ACCCO) charges and collects fees for the delivery of training and services for the domestic clientele; and where applicable, refunds for course fees, products or services for the domestic clientele.

This policy document is divided into five financial activities:

1. Fees and charges
2. Prepayment of fees
3. Withdrawing without penalty
4. Refunds
5. Recovery of outstanding Fees

SCOPE

This policy applies across all course fees; products; and services offered by ACCCO delivered to the domestic clientele. Exceptions to this policy may apply under State or Commonwealth Government funding contracts.

DEFINITIONS

Term	definition
Learner	Student
Credit Transfer	Credit transfer is a process that provides students with agreed and consistent credit outcomes for components of a qualification based on identified equivalence in content and learning outcomes between matched qualifications
Recognised Prior Learning	Recognition of Prior Learning (RPL) is an assessment process that assesses the individual student's formal, non-formal and informal learning to determine the extent to which that individual has achieved the competency standards.
Learning program	A program of study offered by ACCCO – can include a full qualification program or short program
Domestic clientele	Nationally based clients

PROCESS

1. Fees and charges

1.1 Standard fees and charges

- ACCCO will charge the learner for the enrolment application and training product as per the fee schedules available on the ACCCO website
- The learner upon submitting the enrolment application will agree to pay the published costs as advertised on the ACCCO website.
- All ACCCO fees and charges are listed GST exempt, except where expressly stated in the relevant Fee Schedule for the product or service

Document Title	Version	Date	Author
DOMESTIC: Fees and refunds policy	1.0	20/07/2016	Compliance Manager

- ACCCO may review prices for learning programs; courses; and/or services from time to time without notice. Subject to this policy, ACCCO will not increase the amount payable by a learner for the relevant courses; products and/or services once the learner's enrolment has been accepted and confirmed.
- Learners who receive one or more eligible Commonwealth benefits or allowances at the time of their enrolment may be eligible to pay a concession fee rather than the full fee under (but not limited to) the following:
 - > 1.2 Any State User Choice contracts for Traineeships and Apprenticeships
 - > 1.3 Certificate 3 Guarantee (QLD)
 - > 1.4 Higher Level Skills (QLD)
 - > 1.5 Smart and Skilled (NSW)
 - > 1.6 Financial Hardship Fee Waiver (WA)
 - > 1.7 Future Skills (WA PITT)
 - > 1.8 Skilled Capital (ACT)
 - > 1.9 Work Ready (SA)

1.1.1 Payment terms and practices

Where payment is required, the learner will be issued with an invoice detailing:

- the fees to be paid;
- how to make payment; and
- the time period in which the payment is required to be made

Standard payment terms are 30 days from the date of invoice being issued. Should the learner require additional time to make payment, they are able to negotiate a payment plan by contacting the ACCCO administration team. Products and services will not be issued where payment has not been received unless permitted by the CEO or Training Manager.

Learners are able to make payment using the payment methods detailed on the invoice provided.

The standard payment methods preferred by ACCCO include:

- Visa
- MasterCard
- EFTPOS
- Electronic Bank Transfer (EFT)
- Cheque
- Payment plan Pay Way

1.1.2 Payment schedules

ACCCO requires that training and assessment materials; enrolment application fees; and/or services are paid in advance. In some situations the entire program fee may be required to be paid in full – for example, non-accredited training for industry professional development; single unit enrolments such as First Aid. However, no learner will be required to pay any more than \$1000 for upfront fees, in advance of their enrolment.

Example 1:

Jason's enrolment application for the HLTAID004 program has been accepted. Jason is enrolled to complete only one unit of competency as a single unit, short program. Jason will be required to pay the cost of the short program in full, which is \$125 (enrolment fee inclusive). The total fees Jason is required to pay in advance \$125, to confirm his enrolment and commence the first aid program.

Example 2:

Document Title	Version	Date	Author
DOMESTIC: Fees and refunds policy	1.0	20/07/2016	Compliance Manager

*All pricing current as of July 2016

FEES AND REFUNDS



DOMESTIC FEE FOR SERVICE & GOVERNMENT SUBSIDISED TRAINING

Madonna's enrolment for the Diploma of School Age Education and Care, has been accepted. Madonna will be required to pay \$300 to confirm her enrolment, prior to commencing the program. \$300, as advertised on the ACCCO website, includes the enrolment fee and the first Units.

1.2 Fees and charges for Trainees and Apprentices

ACCCO offers Traineeship and Apprenticeship study pathways to learners who have secured employment with an approved education and care service. These pathways may attract State and/or Federal subsidies, however, in most circumstances trainees, apprentices or an employer are required to pay a co-contribution fee towards the cost of their training. Some trainees, apprentices or an employer may also be charged full fees if there is no training subsidy available in their state/territory.

Where training subsidies are applicable, trainees, apprentices or an employer are provided a detailed fee schedule outlining the co-contribution fee requirements in which they are required to pay as part of their traineeship/apprenticeship. Co-contribution fees for subsidised trainees, apprentices or an employer are invoiced and collected in accordance with the relevant State or Federal Government contractual guidelines.

Some Modern Awards include provisions that require the employer to pay the co-contribution fee on behalf of their apprentice or trainee. Where this is the case, the employer will pay the learner's co-contribution fee.

> ACT User Choice

Co-contribution fees under the ACT User Choice guidelines are as follows:

Qualification	Co-contribution: Non concessional	Co-contribution: Concessional
CHC22015 Certificate II in Education Support	\$350	Not applicable
CHC30113 Certificate III in Early Childhood Education and Care	\$350	Not applicable
CHC30213 Certificate III in Education Support	\$350	Not applicable
CHC40213 Certificate IV in Education Support	\$350	Not applicable
CHC40113 Certificate IV in School Age Education and Care	\$350	Not applicable
CHC50113 Diploma of Early Childhood Education and Care	\$350	Not applicable
CHC50213 Diploma of School Age Education and Care	\$350	Not applicable

> QLD User Choice

Co-contribution fees under the ACT User Choice guidelines are as follows:

Qualification	Co-contribution: Non concessional	Co-contribution: Concessional
CHC30113 Certificate III in Early Childhood Education and Care	\$1564.80	\$625.92
CHC30213 Certificate III in Education Support	\$1108.80	\$443.52
CHC50113 Diploma of Early Childhood Education and Care	\$3340.80	\$1336.32

**Please note that the co-contribution fees may be paid on behalf of the student by their employer or another third party, but cannot be paid or waived by ACCCO.*

> WA User Choice

Co-contribution fees under the WA User Choice guidelines are as follows:

Qualification	Co-contribution: Non concessional	Co-contribution: Concessional
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Document Title	Version	Date	Author
DOMESTIC: Fees and refunds policy	1.0	20/07/2016	Compliance Manager

FEES AND REFUNDS



DOMESTIC FEE FOR SERVICE & GOVERNMENT SUBSIDISED TRAINING

CHC30113 Certificate III in Early Childhood Education and Care	\$2632.20	\$1320.20
CHC40113 Certificate IV in School Age Education and Care	\$2648.25	\$1328.25
CHC50113 Diploma of Early Childhood Education and Care	**\$10256.70	**\$10256.70

* Training Location available only for Perth

** Annual maximum fee per course for Diploma CHC50113 - \$7 780

1.3 Fees and charges for Certificate III Guarantee subsidised training

The Certificate 3 Guarantee provides a government subsidy to support eligible individuals to complete their first post-school certificate III qualification. It also supports Queensland's Year 12 graduates to transition to employment by providing fee-free training in high priority qualifications. Only eligible Queensland residents may apply for the Certificate III Guarantee subsidised training. Once eligibility has been determined through the enrolment process and the learner is approved for subsidised training under the Certificate III Guarantee funding program, the learner is required to pay a co-contribution fee unless the learner is eligible for the Fee Free Certificate III Guarantee.

> Co-contribution fees under the Certificate III Guarantee subsidised training are as follows:

Qualification	Co-contribution: Non concessional	Co-contribution: Concessional
CHC30113 Certificate III in Early Childhood Education and Care	\$540	\$270
CHC30213 Certificate III in Education Support	\$510	\$255
CHC20112 Certificate II in Community Services	\$270	\$135

> Fee Free Certificate III Guarantee:

Year 12 graduates have been able to access fee-free training in high priority areas. To be eligible for fee-free training, Year 12 graduates need to commence training in a high priority qualification with a pre-approved training provider within the calendar year following their completion of Year 12.

1.4 Fees and charges for Higher Level Skills subsidised training

Higher Level Skills provides a government subsidy to support eligible individuals to access one subsidised training place in selected certificate IV and above qualifications, or priority skill sets. Individuals undertaking training must contribute to their training costs through a co-contribution fee. The co-contribution fee may be paid on behalf of the individual by an employer or another third party

> Co-contribution fees under Higher Level Skills subsidised training are as follows:

Qualification	Co-contribution: Non concessional	Co-contribution: Concessional
CHC40213 Certificate IV in Education Support	\$510	\$255
CHC50113 Diploma of Early Childhood Education and Care	\$1120	\$560
CHC50213 Diploma of School Age Education and Care	\$1000	\$500
CHC60213 Advanced Diploma of Community Sector Management	\$520	\$260
*CHC50113 Diploma of Early Childhood Education and Care (ECT Bridge Program)	*\$600	*\$300

1.5 Fees and charges for Smart and Skilled subsidised training

Document Title	Version	Date	Author
DOMESTIC: Fees and refunds policy	1.0	20/07/2016	Compliance Manager

FEES AND REFUNDS



DOMESTIC FEE FOR SERVICE & GOVERNMENT SUBSIDISED TRAINING

ACCCO is an approved provider for Smart and Skilled training, with the NSW Government's Department of Industry. Under Smart and Skilled subsidised training, the learner and government both contribute towards the full cost of training and assessment through fees and subsidies.

Under the Smart and Skilled program fees vary according to the relevant fee category:

- Smart and Skilled Standard Student fees – First qualification
- Smart and Skilled Standard Student fees – Subsequent qualification
- Smart and Skilled Apprenticeship fees
- Smart and skilled traineeship fees
- Smart and skilled concession fees
- Smart and skilled fee exemptions

Upon enrolment, the learner's contribution fee will be calculated using the Provider Calculator. The learner will be notified of the schedule of their co-contribution fees prior to confirming their enrolment in an approved Smart and Skilled qualification. Fees will be adjusted to reflect any Credit Transfers or RPL; and where applicable the necessary refunds or adjustments will be made.

During the enrolment phase, the learner will be assessed against set criteria to determine eligibility for Fee Exemption/Scholarship Fees. Eligibility criteria as deemed within the Smart and Skilled Contract.

> Co-contribution fees under the Smart and Skilled subsidised training are as follows:

Qualification	Co-contribution: Non concessional	Co-contribution: Concessional
CHC22015 Certificate II in Education Support	First qualification: \$820 Subsequent qualification: \$980 Traineeship: \$820	\$160
CHC30113 Certificate III in Early Childhood Education and Care	First qualification: \$1590 Subsequent qualification: \$1910 Traineeship: \$1000	\$240
CHC30213 Certificate III in Education Support	First qualification: \$1590 Subsequent qualification: \$1910 Traineeship: \$1000	\$240
CHC40213 Certificate IV in Education Support	First qualification: \$1970 Subsequent qualification: \$2300 Traineeship: \$1000	\$240
CHC40113 Certificate IV in School Age Education and Care	First qualification: \$1970 Subsequent qualification: \$2300 Traineeship: \$1000	\$240
CHC50113 Diploma of Early Childhood Education and Care	First qualification: \$4380 Subsequent qualification: \$4930 Traineeship: \$1000	Not applicable
CHC50213 Diploma of School Age Education and Care	First qualification: \$4380 Subsequent qualification: \$4930 Traineeship: \$1000	Not applicable

Document Title	Version	Date	Author
DOMESTIC: Fees and refunds policy	1.0	20/07/2016	Compliance Manager

1.6 Fees and charges under a Financial Hardship Fee Waiver

ACCCO is an approved provider for the Financial Hardship Fee Waiver program, under the Government of Western Australia, Department of Training and Workforce Development.

Upon enrolment, the learner will apply for Financial Hardship Fee Waiver. The application is assessed against set criteria, as per the *Financial Hardship Evidence Based Assessment* benchmark.

The Finance Manager will determine an outcome of the *Financial Hardship Fee Waiver Application* based on the *Financial Hardship Evidence Based Assessment Benchmark*.

The outcome of the application is communicated to the candidate, via email, within 10 business days of receipt of the initial application. The candidate will be offered a *Statement of Fees* to accept.

1.7 Fees and charges for WA Future Skills (Priority Industry Training) subsidised training

ACCCO is an approved provider for the Priority Industry Training subsidised training for learners in the following regions within Western Australia: Perth, Peel, Gascoyne, Goldfields-Esperance, Great Southern, Kimberley, Mid-West, Pilbara, South West, Wheatbelt

Upon enrolment, the learner's contribution fee will be determine via the nominated funding program eligibility criteria. The learner will be notified of the schedule of their co-contribution fees prior to confirming their enrolment in an approved Skilled Capital qualification. Fees will be adjusted to reflect any Credit Transfers or RPL; and where applicable the necessary refunds or adjustments will be made.

> Co-contribution fees under the WA Future Skills, Priority Industry Training subsidised training are as follows:

Qualification	Co-contribution: Non concessional	Co-contribution: Concessional
CHC30113 Certificate III in Early Childhood Education and Care	\$2632.20	\$1320.20
CHC50113 Diploma of Early Childhood Education and Care	**\$10256.70	**\$10256.70

*For learners born on or after 01/07/1998, who are 15 years of age, the maximum course fee chargeable is \$415.

**The annual maximum course fee chargeable in 2016 for the Diploma or higher qualification is \$7780

1.8 Fees and charges for Skilled Capital subsidised training

ACCCO is an approved provider for the Skilled Capital subsidised training, under the ACT Government. Upon enrolment, the learner's contribution fee will be calculated under the eligibility calculator. The learner will be notified of the schedule of their co-contribution fees prior to confirming their enrolment in an approved Skilled Capital qualification. Fees will be adjusted to reflect any Credit Transfers or RPL; and where applicable the necessary refunds or adjustments will be made.

> Co-contribution fees under the Skills Capital subsidised training are as follows:

Qualification	Co-contribution: Non concessional	Co-contribution: Concessional
CHC30113 Certificate III in Early Childhood Education and Care	\$210	N/A
CHC50113 Diploma of Early Childhood Education and Care	\$320	N/A
CHC62015 Advanced Diploma of Community Sector Management	\$320	N/A

FEES AND REFUNDS



DOMESTIC FEE FOR SERVICE & GOVERNMENT SUBSIDISED TRAINING

1.9 South Australia Work Ready

ACCCO is an approved provider for the Work Ready subsidised training, under the SA Government. Upon enrolment, the learner's contribution fee will be determined against eligibility criteria as stipulated in the SA Work Ready contract guidelines. The learner will be notified of the schedule of their co-contribution fees prior to confirming their enrolment in an approved Work Ready qualification. Fees will be adjusted to reflect any Credit Transfers or RPL; and where applicable the necessary refunds or adjustments will be made.

Qualification	Co-contribution: Non concessional	Co-contribution: Concessional
CHC22015 Certificate II in Community Services * (Only for TGSS students)	\$200	\$100
CHC30113 Certificate III in Early Childhood Education and Care (Only for ASBA & TGSS or ICAN students)	\$200	\$100

*Australian School Based Apprenticeship (ASBA) & Training Guarantee for SACE Students (TGSS). Please note that SA Non-School Based Trainees not available for Government funding in SA

** Innovative Community Action Networks (ICAN)

1.10 Sundry costs

Where applicable learners may incur additional sundry levies, in the following instances:

Reprint/Re-issue of a Qualification or Statement of Attainment	\$50
Progression evidence reports for current students – to demonstrate to an industry employer or agency, active participation of working towards a qualification	First two progression evidence reports are free of charge. A third progression evidence report, ACCCO will incur a cost of \$25
Additional letters to departmental agencies, over and above the standard Confirmation of Enrolment	\$25
Issuance of an ACCCO student identification card	\$10
Issuance of an ACCCO access key, for classroom based students	\$20

* ACCCO may review prices for sundry expenses. Subject to this policy, ACCCO will not increase the amount payable by a learner for the relevant courses; products and/or services once the learner's enrolment has been accepted and confirmed.

2. Prepayment of fees

ACCCO complies with Clause 7.3 'Protect prepaid fees by learners' from Standard 7 & of the *Standards for Registered Training Organisations 2015*. ACCCO will not:

- accept more than \$1000 prior to the commencement of a qualification; or
- collect more than \$1500 in advance from a learner, following commencement of enrolment

ACCCO operates two bank accounts to manage fees:

- a Holding Account (trust account): used for securing fees paid by learners; and
- a General Account

Document Title	Version	Date	Author
DOMESTIC: Fees and refunds policy	1.0	20/07/2016	Compliance Manager

FEES AND REFUNDS



DOMESTIC FEE FOR SERVICE & GOVERNMENT SUBSIDISED TRAINING

Any fees paid by learners must be paid into the 'Holding' account. Money is transferred from the 'Holding' (Trust) account to the general account only when the course/Units for which the fees has been paid, has formally commenced.

3. Withdrawing without penalty

The standard cooling off periods apply to all training products and services, except where alternate cooling off period periods (census dates) apply for relevant state and federal government subsidised training contracts. These cooling off periods apply to enrolments with ACCCO and do not take into consideration Traineeship or Apprenticeship probationary periods nominated at a Traineeship or Apprenticeship sign up.

3.1 Cooling off period for new enrolments

A standard cooling off period of 14 calendar days from the date of commencement of an enrolment will apply. Learners may receive a refund or partial refund of their fees as outlined in the Refunds section of this policy.

3.2 Cooling off period for units/Units commenced

ACCCO allows for a standard cooling off period of 5 calendar days which applies for new units/Units commenced. Learners may receive a refund or partial refund of their Units fees as outlined in the Refunds section of this policy.

Exceptions ACCCO's standard cooling off period may apply under contractual obligations as determined by State or Federal Government funding arrangements. Including but not limited to the following:

- Government of Western Australia: Financial Hardship Fee Waiver agreement requires the establishment of a census/withdrawal date for each Units at no less than 20% of the nominated duration for that Units.

4. Refunds

4.1 Cancellation of enrolment within 'Cooling off' period

When a learner has withdrawn or cancelled their enrolment within the cooling off period, for new enrolments as outlined in this policy, the learner will receive a full refund of tuition fees paid, less the Enrolment Fee. Where the learner has only paid the Enrolment Fee, no refund will be granted with the exception of learners under State or Federal subsidised training. Under State or Federal subsidised training, learners may receive a full or partial refund of their co-contribution fees.

4.2 Enrolment fees

An Enrolment Fee will not be refunded, except in the following circumstances:

- A learner is not accepted for enrolment: In the event of ACCCO not accepting a learner's enrolment, the learner will be entitled to a full refund of enrolment fees and any tuition fees paid.
- Cancellation of a learning program (course): In the event of ACCCO cancelling a learning program for reasons outside the control of the learner, the learner will be entitled to a full refund or credit of funds for a future learning program.

Document Title	Version	Date	Author
DOMESTIC: Fees and refunds policy	1.0	20/07/2016	Compliance Manager

4.3 Tuition fees

ACCCO standard fee schedules requires payment of Units fees upon ordering each unit. Orders can be made by completing and submitting a Unit Request Form to the Administration team or Trainer Assessor.

Refunds of units issued and commenced will only apply if the learner cancels their enrolment within the cooling off period for units commenced (*refer to clause 3.2 of the fees and refunds policy*). No refund will apply for units issued and commenced after the cooling off period has expired.

In the event of cancellation of enrolment in a course, any amounts received in advance for any units not yet issued by ACCCO, will be refunded. Please note that ACCCO does not accept any more than \$1,000 of course fees in advance. Any amounts in deficit must be paid upon cancellation of enrolment within the standard payment term unless other payment arrangements have been approved.

4.4 Trainees and Apprentices

Refunds of co-contribution fees for Trainees and Apprentices will occur as follows:

- In the event that ACCCO cancels a learning program, prior to the commencement date of the program, any co-contribution fees will be refunded in full.
- In the event that a Trainee or Apprentice cancels their enrolment prior to the commencement date of the program and the Trainee or Apprentice has paid co-contribution fees in advance, fees will be refunded in full.
- Proportional refunds of co-contribution fees paid by a learner will be offered where a learner withdraws from a units outside of the cooling off period.

4.5 Certificate III Guarantee subsidised training

ACCCO requires a learner approved for Certificate III Guarantee subsidised training to pay a co-contribution fee at enrolment. The amount of a learner's out-of-pocket expense will vary depending on the course undertaken. The co-contribution fee may be paid by an employer or another third party. In the event that the co-contributions have been paid for by an employer or another third party, the refund will be awarded to the payee.

The co-contribution fee will only be refunded in the following circumstances:

- ACCCO cancels the learning program in which the student has enrolled
- The learner cancels their enrolment within the cooling off period

4.6 Smart and Skilled subsidised training

Refunds for co-contribution fees for Smart and Skilled subsidised training will be processed as follows withdrawn without penalty or withdrawn with penalty.

4.6.1 Withdrawn without penalty

ACCCO will ensure learners will receive a full refund of co-contribution fees paid given the following circumstances:

- > Enrolment in the learning program has been cancelled by ACCCO
- > The learner withdraws prior to commencement of their learning program
- > The learner cancels their enrolment within 14 calendar days of the commencement date, as outlined within part 3 of this policy 'withdrawing withdrawal without penalty'

4.6.2 Withdrawn with penalty

Learner's will not receive a refund of co-contribution fees paid where they withdraw their enrolment outside of the cooling off period, after 14 days from their commencement date, unless extenuating circumstances apply.

Document Title	Version	Date	Author
DOMESTIC: Fees and refunds policy	1.0	20/07/2016	Compliance Manager

FEES AND REFUNDS



DOMESTIC FEE FOR SERVICE & GOVERNMENT SUBSIDISED TRAINING

Refunds or partial refunds of co-contribution fees may apply where the following extenuating circumstances are applicable:

- > Where for any reason ACCCO is unable to deliver the agreed training, the learner will be refunded co-contribution fees paid for any Units not completed at that time
- > In the event that ACCCO ceases operation, or the Smart and Skilled contract is revoked, ACCCO will follow the 10.0 Transfer Out process as outlined within the *Smart and Skilled Operating Guidelines*

5. Recovery of outstanding fees

ACCCO reserves the right to withhold a Qualification or Statement of Results until payment of fees is made in full. Exceptions to this rule may apply under State or Federal funding contracts.

The process of fee recovery is as follows:

5.1 Email reminders

ACCCO incorporates a combination of email reminders and collection calls as per our policy of debt collection:

- Pre-reminder for payment email sent out just before the invoice falls due.
- 1st reminder for payment sent on the first week after due date.
- 2nd reminder for payment sent two weeks after due date.
- 3rd reminder for payments will be sent in a month after due date.
- 4th reminder for payments will be sent in 2 months after due date.
- 5th and last reminder will be sent when the account is 3 months overdue.

5.2 Collection calls

Collection calls will be placed on accounts which fall 3 month or more overdue.

5.3 Collection agency

ACCCO reserves the right to take further action on accounts which are overdue and have not made any reasonable attempt in settling the fee, despite efforts. These actions may take the form of referring the learner's account to a professional debt collection agency and/or adverse reporting to a credit rating agency.

STANDARDS FOR REGISTERED TRAINING ORGANISATIONS 2015

Standard 5	Clause 5.3: Inform and protect learners
Standard 4	Clause 4.1: Provide accurate information to learners about services and qualifications
Standard 7	Clause 4.3: Protect prepaid fees by learners

ASSOCIATED DOCUMENTS, POLICIES AND PROCEDURES

- ACCCO Fee Schedules for individual programs/qualifications (published via website)
- NSW Government: Smart and Skilled Fee Administration Policy 2016
- NSW Government: Smart and Skilled Operating Guidelines 2016
- QLD Government: Certificate 3 Guarantee Program Policy 2015-16

Document Title	Version	Date	Author
DOMESTIC: Fees and refunds policy	1.0	20/07/2016	Compliance Manager

*All pricing current as of July 2016

FEES AND REFUNDS



DOMESTIC FEE FOR SERVICE & GOVERNMENT SUBSIDISED TRAINING

- QLD Government: Pre-qualified Supplier Policy 2015-16
- WA Government: Vet Fees and Charges Policy 2016
- Consumer Protection policy

MODIFICATION HISTORY

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20/07/2016	1.0	Compliance Manager	Development of policy. Information previously included within Student Handbook. Non-versioned handbooks and policies.

Document Title	Version	Date	Author
DOMESTIC: Fees and refunds policy	1.0	20/07/2016	Compliance Manager

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