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|-----------------------------------|---------------------------------------------------------------------------------------------------|-------------|------|
| <b>Policy title</b>               | Policy Fees and Payments                                                                          | <b>Year</b> | 2026 |
| <b>Policy review manager</b>      | Quality Assurance Manager: Janice Paddey                                                          |             |      |
| <b>Policy review conducted by</b> | National Finance Manager: Rowena Isaacs                                                           |             |      |
| <b>Policy sign-off date</b>       | May 2026                                                                                          |             |      |
| <b>Policy signed off by</b>       | National Finance & Admin Manager: Rowena Isaacs<br>National Finance Moderator: Peter-Jon Davidson |             |      |
| <b>Signature</b>                  |                  |             |      |

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## **1. PURPOSE OF THE FEES AND PAYMENT POLICY**

This policy sets out the rules relating to the publishing and management of course fees and their payment options, as well the management of defaults, cancellations and refunds, invoicing and receipting.

## **2. FEES AND PAYMENT OF COURSE FEES**

Fees are published annually on **eta** SharePoint in the folder for **eta** Marketing and on the **eta** website.

### Fees include:

- Non-refundable and non-transferable registration fee for full qualifications
- Tuition and assessment for all programmes
- Online academic resources for all

### Fees do not include:

- Repeat module costs.
- Qualification programmes fees do not include short course fees.
- Fitness training accessories
- Fitness testing equipment
- Workplace uniforms
- External membership fees (e.g. gym membership)
- First aid or CPR course fees
- Coaching federation courses
- Workshop fees

### 3. METHODS OF PAYMENT

All payment methods are accepted except cash payments. Cash payments can be made on registration but thereafter, any cash must be paid directly into the **eta** bank account by the student or their sponsor (this is for security purposes). Payments can be made in one the following ways:

- Payment Gateway
- Credit Card
- Cash (registration fee only)
- Direct deposits to the bank
- EFT Payments

### 4. PAYMENT OPTIONS AND DUE DATES FOR PAYMENTS

No academic packs may be given out if the full programme fees, or first term payment has not been paid.

#### 4.1 Qualifications (campus and distance learning)

Registration fee is due upon conditional acceptance (once admission is confirmed)

##### 4.1.1 Payment Option 1 – Upfront

Full course fees paid on or before 31 Dec prior to year of study is entitled to an “Early Bird” discount.

##### 4.1.2 Payment Option 2

Full course fees paid on or before 31 Jan is entitled to an “Upfront Discount”.

##### 4.1.3 Payment Option 3

If Full Payment of the previous two options are missed, the following Term Payments will apply.

Term 1 – due by 31 December

Term 2 – due by 07 April

Term 3 – due by 7 July

Term 4 – due by 7 October

##### 4.1.4 Payment Option 4

1. Student Hero is the preferred provider for student loans. Alternatively, students can apply for student loans from their own banks.

1. A letter of confirmation of acceptance for enrolment will only be issued if the letter of approval from the financial institution has been submitted

#### 4.2 Short Courses (campus or distance learning)

- Full fees Upfront.
- Full Refund will be given if the applicant cancels before 7 days of the course start date, full course fee will apply for any cancellations within 7 days before the course start date.

#### 4.3 Repeat modules or extra modules.

Module fees are due no later than course commencement date. No academic packs are given until fees are paid.

### 5. **DEFAULTING AND REPERCUSSIONS FOR RENEGING ON PAYMENTS**

Students not adhering to the conditions of registration in terms of payment of their fees will be handed over for debt collection. Refer to Procedure Fees and Income for managing bad debt and write-offs.

#### 5.1 Defaulting on fees due

- Failure to settle the full balance of fees by the due date will result in students being excluded from lectures, tutoring and or assessment.
- A student is afforded no more than one default during the payment plan period.
- A default includes late payment of any instalment and/or not adhering to the full amount payable as per the Payment Plan Agreement.
- Following the first default the student is excluded from lectures, tutoring and or assessment with immediate effect until the outstanding fees are paid up. Once a student has defaulted, the balance of the outstanding amount(s) is due and payable immediately.

- **CANCELLATIONS, REFUNDS AND CARRY-OVER OF FEES**

Students failing to attend lectures, for whatever reason, are not entitled to a refund or a reduction in programme fees and are not absolved or exempt from any programme fees due.

#### 6.1 Refunds for Campus or Distance Learning Students:

- 6.1.1 Cancellations received prior to one week (7 days) before programme commencement will be refunded programme fees except for the R1500 non-refundable registration fee.
- 6.1.2 Cancellations received within one week before course commencement date (inclusive): will be refunded programme fee except for the R 1 500 registration fee.
- 6.1.3 A student may cancel enrolment at any time by written notice after the expiry of the 7-day cooling-off period and/or after commencement of the academic programme, 10% refund of fees paid during the first 7 – 30 days less the R 1 500 registration fee, No refund after 30 days and tuition fees paid shall be non-refundable and all outstanding debt remain due. This is due to the allocation of academic resources, reservation of a student place, staffing commitments, administrative costs, and the inability to replace.

## 6.2 Refunds for Special Circumstances

- 6.2.1 If a learner falls ill and cannot continue with a programme within an academic year, **eta** has no obligation to refund any of the tuition paid.
- 6.2.2 The learner may be afforded the opportunity to complete the studies within an agreed period. For example, if a learner becomes ill during the academic year and is unable to complete the programme, they may be permitted to resume their studies in the following academic year, subject to approval by eta.
- 6.2.3 The difference in programme fees for the new year of study will be payable.
- 6.2.4 This opportunity will only be considered where the learner's illness or incapacity is supported by a valid medical certificate issued by a registered medical practitioner and any additional supporting documentation reasonably required by eta
- 6.2.5 COO Discretion for Exceptional Circumstances

Notwithstanding the provisions of this Policy, the Chief Operating Officer (COO) may, in exceptional circumstances and at their sole discretion, approve a partial refund, credit, deferred study arrangement, or other appropriate relief where strict application of this Policy would result in undue hardship.

Exceptional circumstances may include, but are not limited to:

- Death of the learner;
- Permanent disability of the learner;
- Severe medical incapacity preventing the learner from continuing their studies;
- Visa refusal preventing an international learner from commencing or continuing studies;
- Serious family emergencies or compassionate grounds; and
- Other exceptional circumstances deemed appropriate by the COO.

All requests for consideration under this provision must be submitted in writing and supported by relevant documentary evidence. The decision of the COO shall be final and shall be made after consideration of the individual circumstances of each case. No precedent shall be created by the approval of any discretionary relief under this clause.

6.3 Cancellation of a programme by eta

6.3.1 The number of minimum students per course will be decided by the CEO and managers and according to the budget for a programme to run.

6.3.2 Programmes are only cancelled by **eta** if there are insufficient student numbers to make the course viable for **eta**. In this **unlikely** event, all programme fees paid by the student are refunded in full. The refund is paid within 30 days of the course being cancelled.

6.4 Carry-over of money on the same account between invoices

6.4.1 A student who overpaid and does not want a refund is allowed to carry fees over to another invoice.

## 7. **INVOICING**

All fees due must be invoiced to students through the **eta** Student Information System (SIS) system and at the time of acceptance to the **eta** programme. See procedure for invoicing.

## 8. **RECEIPTING**

All fees - cash payments, eft, direct deposits etc, that reflects on the **eta** bank accounts are recorded in an official receipt book as well as on SIS. Students are sent an updated statement at month end or when requested.

## 9. **EARLY BIRD FEES**

When a student registers and pays in full in the year prior to a programme commencement date the programme fee applicable at the time of application may be charged. For example, a candidate registering and paying in June 2020 for a programme commencing in February 2021 pays the programme fees applicable in 2020. Thus, fees for the following year of commencement must be paid on or before 31<sup>st</sup> December of the previous year.

## 10. GROUP DISCOUNTS

No regional manager or their employees is allowed to give a discount on fees other than in the cases stipulated below. Awarding any discount outside these rules without written proof of authorisation of the discount from one of the National Directors is considered a breach of this policy.

### 10.1 Discounts on individual programme fees

A regional manager or a director may feel that there is a specific circumstance, due to poor delivery or service from **eta** or because of an exceptional reason for which a discount should be awarded. In this case, the regional manager may apply for the discount through the eta SIS. Once the discount is requested, authorisation is the responsibility of the **eta** National Finance Manager, in collaboration with the **eta** Manager.

### 10.2 Discount due to credits achieved from previous recognised learning.

If students are exempt from credits completed in their previous learning programme (credits are being transferred) then the student is discounted for the credits being transferred according to the current credit value in the year of study for which they are enrolling.

### 10.3 Group discounts:

10.1.1 Any organization wishing to apply for a group discount, or a special group rate may do so, in writing, to the campus manager.

10.1.2 No group discount is applicable on registration or pack fees.

10.1.3 All the names of students for the group must be supplied at the time of registration, in order for the group discount to be applicable.

10.1.4 Group discounts are as follows:

- Groups of 2 – 5 : 5% off programme fees
- Groups of 6 – 9 : 10% off programme fees
- Groups of 10 -15: 15% off programme fees
- Groups of 15+ : 20% off programme fees

Groups larger than twenty - discount can be negotiated with the eta campus manager.

## 11. INTERNATIONAL STUDENTS — FEES, VISA COMPLIANCE, AND FRAUD PREVENTION

eta recognises the legal, financial, and reputational risks associated with the enrolment of international students under South African immigration and education laws. This policy seeks to prevent misuse of Study Visas and fraudulent enrolment practices.

### 11.1 Full Fee Payment Requirement

All international students are required to pay 100% of programme fees upfront (including tuition and associated academic fees, excluding only approved non-refundable registration fees where applicable) before any official enrolment confirmation or proof of registration documentation is issued.

No proof of enrolment, acceptance letter, registration confirmation, or institutional support documentation will be released until:

The student has met all academic entry requirements, AND  
Full programme fees have been settled and verified by eta Finance

This requirement is intended to ensure that international students carry a meaningful financial commitment to their studies and to reduce the risk of visa misuse.

### 11.2 Study Visa Risk and Fraud Prevention

eta has identified a recurring risk where some international applicants attempt to obtain access to South Africa by paying only the R1,500 registration fee, securing a Study Visa, and then failing to commence or continue their studies.

Such conduct may constitute fraud and a violation of South African immigration law, as it involves remaining in the country under a Study Visa without actively studying.

eta therefore reserves the right to:

Refuse enrolment confirmation until full fees are paid  
Withdraw enrolment support if fraudulent intent is suspected  
Report non-compliant students to relevant authorities where legally required

### 11.3 Refund Policy for International Students (Visa Outcomes)

International students who have paid full programme fees upfront will be eligible for a full refund of tuition fees if:

Their Study Visa application is formally declined, AND  
Official visa refusal documentation from the Department of Home Affairs is submitted

Refund terms:

Refunds will be processed within 30 days of receipt of valid visa refusal proof  
Any non-refundable R 1500 administrative or registration fees remain non-refundable unless otherwise approved by Management

### 11.4 Compliance with South African Law and Home Affairs Requirements

This policy aligns with applicable South African immigration and education legislation, including but not limited to:

The Immigration Act, 2002 (Act No. 13 of 2002)  
Regulations governing Study Visas issued by the Department of Home Affairs  
Legal requirements that Study Visa holders must be registered at and actively studying with a recognised institution  
eta acknowledges its responsibility to:

Issue enrolment documentation only to bona fide students  
Maintain records supporting visa compliance  
Cooperate with the Department of Home Affairs in cases of suspected visa misuse or fraudulent enrolment



### 11.5 Institutional Safeguards

To protect eta, the education sector, and South Africa's immigration system, the institution may implement additional safeguards, including:

- Enhanced financial clearance verification prior to issuing enrolment letters
- Ongoing academic attendance and participation monitoring for international students
- Reporting of non-attendance or deregistration to relevant regulatory or immigration authorities where required by law