

CREDIT TRANSFER POLICY

Purpose

To ensure all learners are provided the opportunity to have their prior learning and formal qualifications recognised, in accordance with Smartlink Training's commitment to fair access, academic integrity, and the credentialing requirements under the 2025 Standards for RTOs. This policy document also outlines the procedure required to obtain Credit Transfer, which ensures that prospective students seeking Credit Transfer without valid evidence will not be supported by Smartlink Training in this endeavour. The policies and procedures in this document will be followed for every CT process to ensure the consistency of recognition decisions.

Policy Statements

Recognition Pathways

Smartlink Training supports Credit Transfer (CT) as a valid mechanism to acknowledge a learner's previous formal learning. Credit Transfer is defined as the recognition of learning achieved through formal education and training.

Formal learning refers to learning that takes place through a structured program of instruction and is linked to the attainment of an AQF qualification or statement of attainment (for example, a certificate, diploma or university degree)

Our approach to CT allows a learner to be awarded a unit of competency based on successful completion of the same unit which has been previously awarded. This accommodates the Credit Transfer pathway while maintaining the integrity of the training product.

Offer at Enrolment

Learners will be informed of the opportunity to apply Credit Transfer (CT) as part of the pre-enrolment and enrolment process. Information about eligibility, procedures, and evidence requirements is clearly outlined in the Pre-Enrolment Information which is available to all prospective students and is discussed during course admission, to ensure students understand when CT is a valid option for them.

Integrity and Consistency

All applications for Credit Transfer will be assessed in accordance with the AQF qualification pathways policy ensuring decisions are transparent, consistent, and defensible. In accordance with this, all CT applications will be reviewed by Smartlink's administration team and or trainers/assessors if required, and not by our authorised third-party delivery partners who deliver short courses only. Recognition decisions will uphold the integrity of the training product and comply with any relevant licensing or regulatory obligations.

In the case of Credit Transfer decisions, equivalence will be considered and evidenced before CT is granted.

Smartlink will not issue a VET statement of attainment or qualification achieved through credit transfer from training completed entirely through CT or RPL from a different RTO.

In certain cases, licensing or regulatory requirements may restrict the use Credit Transfer. Where this applies, Smartlink Training will not offer credit or recognition.

Verification of Documentation

Smartlink Training will verify all AQF certification documentation and/or authenticated VET transcripts, USI transcript prior to awarding credit, including checking them against the current training package, to ensure the authenticity and currency of evidence provided by the student. AQF certification documentation will be checked through the USI transcript service

and by contacting the issuing RTO and records will be retained as evidence. If licensing or regulatory requirements prohibit recognition, the Credit Transfer will not be offered, and learners will be informed accordingly.

Students who initially request a Credit Transfer but are not granted one can use RPL to evidence their recognition, in which case they will receive an RPL Kit to complete their application.

Notification of Outcome

Learners will be formally advised in writing of the outcome of their Credit Transfer application. Where credit is granted and results in a reduction in course duration or tuition fees, this adjustment will also be confirmed in writing and reflected in the Student Agreement. Where Credit Transfer is not granted, students will be advised as to why and presented with alternative pathways to gain recognition such as RPL and gap training where applicable.

Credential Compliance

In accordance with the Outcome Standards for Credentials, Smartlink Training will only issue qualifications or statements of attainment when all components are completed or when appropriate recognition has been granted through validated and documented assessment. CT applications are assessed by Smartlink's administration team and trainers/assessors who are trained to identify, recognise and confirm the credit transfer requirements.

CREDIT TRANSFER PROCESS

- 1 Make student aware that they can apply for a credit transfer free of charge – this will be through the Pre-enrolment information document and the student handbook link on the website Enrolment Form (Short courses and Qualification courses) and through the course entry interview process (Qualification courses only). The student must provide a completed credit transfer application form and provide their AQF certification documentation or authenticated VET transcript, USI transcript in order to process their application.
- 2 Review the student's credit transfer application form and AQF certification documentation or authenticated VET transcript, USI transcript verification (through USI student permission) to assess whether they have completed the relevant unit of competency and or an equivalent training product. Note that credit transfer cannot be provided if this is not allowed as per licensing or regulatory requirements.
- 3 Where AQF certification documentation is submitted, contact the issuing RTO via email (which is evidence of a written correspondence which will be stored) to authenticate the documentation. If permission is granted by the student, using the online USI transcript to verify authenticity or using the QR code on the certificate to verify authenticity. If authenticity cannot be verified, contact the learner to confirm that the evidence is correct.
- 4 Where the AQF certification documentation or authenticated VET transcript, USI transcript, confirms that the student has completed an equivalent training product, record this on the student's record in the Student Management System and the CT Register and store the evidence of authenticity.
- 5 Inform the student in writing of the outcome of the credit transfer application, including whether it has been successful or not. If credit transfer will not be awarded, explain to the student why, and provide them alternative pathways such as the regular training and assessment pathway, RPL and gap training to achieve recognition, if applicable. If credit transfer will be awarded, advise the student of any reduction to their course duration and fees. The reduction in course duration will be based on the amount of time allocated in the timetable to the unit(s) that the student has received credit for. This will be dealt with on a case-by-case basis based on the total number of CT units. The fees will be calculated based on the total number of CT units within the short course and or qualification as per the total course fees. See Fees and Refunds Policy.

- 6 Issue the revised Offer Letter that reflects any applicable adjustments to fees and course duration.
- 7 Where a student applies for credit transfer once they have commenced their course, this credit transfer process must be followed and the Offer Letter and Student Agreement updated. Any fee reductions will be processed as per the Fees and Refunds Policy.

Smartlink Training will ensure to verify the students results for credit transfer regardless of whether the results are available on the USI transcript due to the variation in the reporting cycles for providers.

Decisions made on credit must ensure that integrity of qualification outcomes is maintained and that there is consistency, fairness and transparency in the decision-making process.

CREDIT TRANSFER (CT) FEE REDUCTION

A reduction of fees can apply for any units granted through credit transfer.

The fee reduction amount depends on the number of units granted through CT. Please note that the total course fees will vary based on the number of units that are granted CT. For more information please refer to the qualifications fees table for more information in relation to the specific unit fee that applies based on the qualification which is located in the fees and refunds policy and procedure or contact our office.

The fee reduction amount is then subtracted from the total course fee for the short course or qualification to calculate the new reduced total course fee. These figures will be shown on the course invoice.

For more information on fee reductions, including detailed examples, please refer to the following information which is also in the Fees and Refunds policy .

Fee Reduction for Short Courses when CT (credit transfer is granted once verified and confirmed).

The fee reduction amount for short courses is calculated by subtracting the individual unit costs of a unit granted through CT from the total short course fee.

For example, if a student wants to complete Low Voltage Rescue (UETDRMP007) at Albury, it will cost \$85 for the unit. However, this unit has the prerequisite units HLTAID009 which costs \$65 and UEED0007 which costs \$185. The total cost for this short course, including prerequisites is: $\$85 + \$65 + \$185 = \335 .

If a student is granted CT for UEED0007, the fee for this unit (\$185) will be subtracted from the total course fee (335). Thus, the fee reduction in this case would be \$185, and the new reduced total course fee would be $\$335 - \$185 = \$150$ (the combined cost of HLTAID009 (\$65) + and UETDRMP007(\$85))

Fee Reduction for Qualifications when CT (credit transfer is granted once verified and confirmed).

The fee reduction amount for qualifications is calculated by multiplying the number of units granted through CT with the unit fee for that qualification. This amount is then subtracted from the total course fee for the qualification to calculate the new reduced qualification course fees in cases of CT.

For example, if a student undertaking CHC30121 Certificate III in ECEC is granted 4 (four) units through CT, the fee reduction amount is calculated by: $4 \text{ (number of units granted through CT)} \times \$593 \text{ (unit fee for CHC30121)} = \2372 .

Thus, the new total course fee is calculated by: $\$10,080 \text{ (original total course fee)} - \$2372 \text{ (fee reduction amount)} = \$7708 \text{ (new total course fee)}$.

The unit fees for each short course unit and qualification can be found in the fee listed in this document under short courses fees and qualification fees which apply only for CT (credit transfer).

Students who wish to apply for CT will need to contact Smartlink Training for further information and will be required to follow the CT policy and procedures and provide the required evidence. Smartlink Training will need to verify and confirm all evidence and then provide details on any reduction of fees that may apply to that specific short course and or qualification if applicable. Please note that each CT application is dealt with on a case-by-case basis based on the specific course requirements.

All fees and charges will be reviewed annually, and all marketing material and student information will be updated accordingly. New fees and charges will generally only apply to incoming students.

References

Australian Qualifications Framework Second Edition (2013).