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STUDENT CHARGEBACK POLICY

This policy is designed to inform students undertaking training at First Aid Certification and Training. This policy outlines the rights of the students and the duties of the Staff at First Aid Certification and Training.

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FACT Policy 19.0

Contents

.....	0
SCOPE.....	3
DEFINITIONS	3
CHARGEBACK POLICY.....	3
LEGAL ACTION.....	4
PROCEDURE	4

SCOPE

This policy applies to all clients, participants and third-party purchasers of courses and services delivered by First Aid Certification and Training (FACT Adelaide). It supplements our Booking, Payment and Certificate Issuance Terms and Conditions

DEFINITIONS

Chargeback

A reversal of a card payment initiated by a cardholder through their issuing bank or payment provider.

Unauthorized Chargeback

A dispute or reversal of a valid transaction for which FACT Adelaide has provided the agreed service and relevant evidence (e.g., attendance records, materials).

Outstanding Invoice

Any invoice for training or services that remains unpaid more than 14 days after issue.

CHARGEBACK POLICY

Clients must first attempt to resolve billing disputes directly with FACT Adelaide before lodging a chargeback request.

FACT Adelaide will investigate all chargebacks, providing evidence to the card schemes or banks.

Where FACT Adelaide deems a chargeback unauthorized, the student or purchaser will incur additional fees as set out below.

Statements of Attainment (SOAs) and certificates will not be issued until all charges, including any chargeback-related fees, are paid in full.

CHARGEBACK FEES & RECOVERIES

In the event of an unauthorized chargeback, the following apply:

- Fixed Chargeback Processing Fee: AUD 300
- Administrative Costs: all reasonable internal costs incurred in handling the dispute
- Legal Fees: any external costs (solicitor's fees, court filing fees, debt-recovery charges)

All fees and costs will be added to the outstanding balance and payable immediately upon written demand.

LEGAL ACTION

FACT Adelaide reserves the right to commence legal proceedings to recover:

- The original disputed transaction amount
- Chargeback Processing Fee (AUD 300)
- All administrative and legal costs incurred

Should external debt-recovery agents or solicitors be engaged, all their fees and charges will be borne by the client.

PROCEDURE

Notification

Upon receipt of a chargeback notice, FACT Adelaide will notify the client in writing with dispute details.

Evidence Submission

Clients may submit supporting evidence (e.g., proof of service, signed attendance) within 7 days of notification.

Resolution & Escalation

If the chargeback is upheld by FACT Adelaide as unjustified, fees under Section 4 will apply. Failure to pay will trigger legal recovery actions.

Final Demand

A final written demand for all outstanding amounts will be issued. Non-payment after final demand may result in referral to credit reporting agencies and further legal enforcement.