



FACT ADELAIDE • STUDENT POLICY

Chargeback and Payment Dispute Policy

Checking payments, responding fairly and preventing double recovery

FACT-POL-21 | Revision 2026.1-D02

Proposed effective date: 1 October 2026

Next review: 1 October 2027

Policy owner: Allan Bartlett, Course Director

Draft prepared for review: 6 September 2026

FORMAL APPROVAL AND PUBLICATION PENDING

Simplified full policy for student review.
Includes amendment history and release checks.

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Chargeback and Payment Dispute Policy

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1. What this policy covers

This policy covers disputed card payments and related payment concerns involving students, employers and other payers. A chargeback is a request to a bank or card provider to reverse a payment. A refund requested from FACT follows the Refund Policy.

Please contact FACT if you believe a payment is wrong. You may also use your bank's dispute process and should check its deadlines. FACT's terms do not remove consumer rights or decide the outcome of a bank dispute.

2. Reporting a payment concern

Provide the payer's name, booking or invoice reference, amount, payment date and a short explanation. FACT will check the transaction, any duplicate charge, refund, credit or processing error. Do not send a full card number, PIN or security code.

FACT will acknowledge the concern promptly and explain the next step and expected response time. Direct complaints and refunds follow the applicable FACT policies. Bank and payment-provider deadlines are handled separately. Contact FACT on (08) 7226 5936 or info@factadelaide.com.

3. Checking and responding

FACT reviews the booking terms actually accepted, payment history, attendance, correspondence, service provided and any refund entitlement. A later policy will not be presented as the terms of an earlier booking.

If FACT accepts that an error or refund entitlement exists, it will arrange the appropriate correction or payment response. If FACT contests a chargeback, it will provide truthful, relevant evidence through the authorised payment-provider process and keep a record.

4. Fair treatment

Making a payment enquiry, complaint or chargeback request does not by itself prove dishonesty. FACT will not impose an automatic disruption fee, cancel an enrolment or exclude a person solely for using a lawful dispute process.

Any actual safety or behaviour concern is handled separately under the Student Behaviour Policy. If specific evidence suggests deliberate false information, FACT will preserve the evidence, allow a response and obtain appropriate advice before further action.

5. Refunds, reversals and unpaid amounts

FACT checks the final payment outcome against refunds, credits and invoices so the same amount is not paid or collected twice. Where a bank dispute is active, FACT coordinates any refund through the appropriate payment process without delaying a required remedy.

A claim that money is still lawfully owed after a reversal must be assessed separately. FACT will explain the agreement, calculation and evidence and allow the amount to be disputed. Recovery follows the Invoicing Policy; a reversed payment is not automatically converted into a new penalty or administration charge.

6. Review and records

Concerns about FACT's handling can be raised under the Complaints Policy, with review under the Appeals Policy where applicable. A complaint about the bank's handling follows the bank's complaints process and any available financial complaints route.

FACT keeps necessary payment evidence, communications and outcomes securely under the Student Records Policy. Management checks recurring causes and records improvements to booking information, payment handling and refunds.

Document control and release record

Internal record — remove this page from the student-facing publication.

Document: FACT-POL-21 — Chargeback and Payment Dispute Policy

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Amendment record

2026.1-D01 | 6 September 2026 | Initial renewed draft in the FACT policy review pack.

2026.1-D02 | 6 September 2026 | Simplified review-pack D01 against the live June 2026 chargeback source. Removed automatic breach, disruption-fee and exclusion consequences; preserved evidence-based challenges, independent review of any remaining debt and no-double-recovery controls. Matching FACT cover and control record added.

Status and release checks

Complete draft prepared for Allan's review. No final wording acceptance, formal management approval or publication is recorded by creating this copy. Existing accepted terms and statutory rights remain applicable.

Before release, align website T&Cs and payment messages: they still contain chargeback breach and penalty wording. Verify actual eWAY/Square merchant contacts, response deadlines, evidence submission permissions and refund coordination. Do not promise a bank result or a universal bank time limit.

Confirm the response process under the approved Complaints and Refund policies. This draft adds no hourly fee, penalty or automatic enrolment cancellation. Any proposed remaining-debt claim or recovery cost needs an actual lawful basis and review before action.

Recheck current requirements before release and when they change. Update the handbook, relevant forms and booking messages, brief staff and record approval and publication separately.

Wording reviewed by / date: _____

Approved by / date: _____

Published / date: _____

Sources checked — 6 September 2026

Business sources: FACT public Charge-back-policy.pdf (June 2026); public T&Cs; review-pack FACT-POL-21 D01; reviewed Refunds and Complaints policies.

[FACT — Current source chargeback policy](#)

[Consumer Affairs Victoria — Chargebacks](#)

[ACCC — Disputing a debt](#)

[ACCC — Consumer rights and guarantees](#)

Future amendment — version / date: _____

Change and reason: _____

Authorised by: _____