# Payments, Cancellations & Refunds



### 1. Purpose & Commitment

Empowered Forward is committed to delivering high-quality Mental Health First Aid training and related services in a professional, timely, and transparent manner. This policy outlines our approach to payments, cancellations, and refunds, ensuring fairness and compliance with the Australian Consumer Law (ACL).

### 2. Scope

This policy applies to all individuals and organisations engaging with Empowered Forward for training, workshops, or other services, including public and private bookings.

# 3. Service Pricing & Changes

- Empowered Forward reserves the right to change service or course fees at any time without prior notice.
- Any updated pricing will take effect immediately upon being published on our website or booking platform.
- Payments made prior to a price change will be honoured at the original rate.
- No additional charges will apply if prices increase after payment.
- No refunds will be issued if prices decrease after payment has been made.
- Quotes will remain valid until the expiry date specified on the quote.

## 4. Quotes & Invoices

- Formal quotes will be provided upon request and tailored to factors such as course type, delivery location, number of participants, and specific client needs.
- Once a quote is accepted, an invoice will be issued.
- Payment terms will be outlined clearly on the invoice and must be adhered to unless otherwise agreed in writing.

#### 5. Payment Terms

- All fees are listed in Australian Dollars (AUD) and include GST where applicable.
- Full payment is required prior to course commencement to confirm enrolment.
- Payment methods include secure online platforms or direct bank transfer.
- A tax invoice will be issued upon receipt of payment.

## 6. Cancellation by Participant

If you need to cancel your enrolment, please notify us in writing via email: empoweredforward.jessica@outlook.com U less otherwise specified when a quote is provided, the following applies:

- More than 21 days notice: full refund or free transfer to another course booking
- 14 to 21 days notice: 50% refund or free transfer to another course booking
- Less than 14 days notice: no refund, transfer to another course booking is at the discretion of the owner / operator of Empowered
- Refunds will be processed within 14 business days of approval.
- Transfers must be used within 3 months of the original course date, or to the next available course running
- Enrolments are non-transferable to another person due to MHFA certification requirements without at least 48 hours notice

# 7. Cancellation by Empowered Forward

Empowered Forward reserves the right to cancel or reschedule a course due to unforeseen circumstances (e.g. illness, insufficient enrolments). In such cases, participants will be offered:

- A full refund
- A transfer to the next available course
- Credit toward future services

We will provide at least 48 hours' notice where possible.

# 8. Non-Attendance & Partial Completion

- No refunds will be issued for non-attendance or failure to complete the course.
- Participants who miss part of the course may be required to re-enrol and pay the full fee again, in accordance with Mental Health First Aid Australia's accreditation requirements.

# 9. Consumer Rights

This policy does not override your rights under the Australian Consumer Law, including guarantees that services will be provided with due care and skill, and will be fit for purpose.

For more information, visit the Australian Competition & Consumer Commission (ACCC).

# 10. Privacy & Data Protection

All personal information collected during registration and payment is handled in accordance with the Privacy Act 1988 (Cth) and our Privacy Policy

We do not store payment details and use secure third-party platforms for transactions.

# 11. Policy Review

This policy is reviewed as required or when legislative changes occur. The most current version will always be available on our website.