

Cancellation and Refund Policy

1. Introduction

This policy outlines the terms and conditions for course cancellations, transfers, and refunds at Australian Corporate Group (ANATE) and all businesses operating within the group (Australian Nursing Academy for Training and Employment and ANATE Trades). It is in accordance with the Competition and Consumer Act 2010 (Cth) and the Australian Consumer Law.

2. Definitions and Interpretation

ANATE means ANATE Corporate Group (ACN 660 011 718).

Commencement Date means the date the Program starts.

Exceptional Circumstances means Close family member deaths (ie: spouse/partner, children, parents, grandparents, and siblings), serious and/or chronic illnesses, terminal illnesses, life-threatening health conditions, and long-term medical treatment, significant political upheaval, a natural disaster in the home nation, an emergency travel situation, or a traumatic experience such as taking part in the witnessing of a serious accident or crime. All the aforementioned circumstances must be supported by relevant documentation. Determination of Exceptional Circumstances is at the sole discretion of ANATE.

Program means the Program of study that the student has enrolled in.

Student means the individual enrolled in the Program.

Transfer Fee means 10% of the Course Fee.

3. Program Cancellations by ANATE

- 3.1. Any Program may be cancelled, postponed or rescheduled by ANATE in its sole discretion at any time.
- 3.2. If a Program is cancelled, enrolled Students will be notified at least five business days before the course start date.
- 3.3. Students enrolled in a cancelled Program will be given the option of transferring to another Program or receiving a full refund of the Course Fee.

4. Course Cancellations by the Students

- 4.1. Students may cancel their enrolment by providing written notice to ANATE.
- 4.2. If the Student elects to withdraw from a Program after the Enrolment Date, the Student will be liable for all Fees payable except in Exceptional Circumstances. The Exceptional Circumstance eligible for any refund will be at the sole discretion of ANATE. Withdrawal for Exceptional Circumstances must be made in writing and accompanied by any relevant supporting documents and will be considered on a case-by-case basis.
- 4.3. If the Student does not attend the course or cancels after the Enrolment Date, no refund will be provided.

5. Program Transfers

- 5.1. The student may request a transfer to another Program by providing written notice to ANATE.
- 5.2. A Transfer Fee may be applicable:
- 5.3. No Transfer Fee will apply if notice is given more than 30 days before the Commencement Date.
- 5.4. A Transfer Fee will apply if notice is given 15-30 days before the Commencement Date
- 5.5. No transfers will be permitted less than 15 days before the Commencement Date.

6. Refunds

- 6.1. Refunds due to course cancellations by ANATE will be processed within 10 business days.
- 6.2. Refunds due to cancellations by the student will be processed within 20 business days, and the relevant cancellation fee will be deducted. Refunds of this nature will be at the sole discretion of ANATE.
- 6.3. Refunds will be returned via the same payment method used for the original transaction unless otherwise agreed.

7. Policy Review

7.1. This policy will be reviewed annually or whenever legislation changes, to ensure it remains effective, relevant, and compliant with state and federal laws.

Version Number	Publish Date	Reviewed By	Changes Made	Approved By
1.0	12/08/2022	OPM	Initial release of the policy.	Draft
2.0	30/07/2023	OPM	Overall Change to the Policy	CEO
2.5	10/08/2023	OPM	Changes made to Organisation Name to ANATE Corporate Group	QM
3.0	25/09/2023	QM	Change footer in accordance with footer standardisation policy. Changed Logo in line with Branding.	QM