Refund and Withdrawal Policy

Archer Institute Pty Ltd (RTO 45020), including courses offered under the business name Family Conflict Institute (FCI)

Version 1.1, November 2026

1. Who this policy applies to

This policy applies to Archer Institute Pty Ltd (RTO 45020), including courses offered under the business name Family Conflict Institute. It covers everyone who pays, or has someone else pay, for a course or session with us:

- nationally recognised courses and qualifications, including Family Dispute Resolution (FDR) programs and real estate courses
- Continuing Professional Development (CPD) sessions
- specialist programs

It applies whether you paid the fees yourself or someone else paid for you. It sits alongside our Terms and Conditions, Privacy Policy, Student Handbook and Complaints and Appeals Policy. If one of those says something different about refunds, this policy applies.

Nothing in this policy limits your rights under the Australian Consumer Law (section 12).

2. You can read this before you pay

We publish this policy on our websites, so you can open and download it before you enrol and before any fee is due, with no login. You can also ask for a copy at any time at students@archerinstitute.edu.au.

3. How to withdraw or ask for a refund

1. Write to students@archerinstitute.edu.au from the email address you enrolled with. Give your name, the course, and whether you are withdrawing, asking for a refund, or both. You can use our Withdrawal Form or Refund Application Form if you prefer, but an email is enough.
2. We confirm we have your request within 3 working days.
3. We tell you the outcome in writing within 10 working days, with our reasons and how the amount was worked out.
4. We pay an approved refund within 10 working days of the decision, in Australian dollars, to the person or organisation that paid, by the original payment method where we can.

There is no deadline to ask. We ask you to apply as soon as possible, ideally within 7 working days of the event that led to the request, but we will not refuse a request only because it was late.

If you are on a payment plan or direct debit, tell us when you withdraw so that no further instalments are taken.

4. Before your course starts

- **Online courses.** You are not formally enrolled until you finish the language, literacy, numeracy and academic integrity activities and we accept your enrolment. If those show the course is not suitable for you, or you do not meet the entry requirements, we refund everything you paid within 7 working days.
- **Withdrawing after we accept you but before your course materials are released:** full refund of the fees you paid. There is no administration fee.
- **Scheduled live sessions (face to face or webinar), such as live CPD and workshops:**
  - up to 4 weeks before the start: full refund of all fees paid
  - less than 4 weeks but more than 48 hours before: refund less a cancellation fee of $295, but the fee never exceeds 30% of the fees you paid for that session
  - less than 48 hours before: 70% of the fees refunded and 30% kept
  - at any time before the start you can send someone else in your place at no charge, or move to a later session (section 8)

5. After your course has started

- **Online courses.** You pay for the training you have received and we refund the rest. The refund is the fees paid, less the fees for the units or stages you have started or been given access to. We show you the calculation in writing. There is no administration fee. Units you have completed are not refundable.
- **Scheduled live sessions.** If you withdraw after the session has begun, no refund is due for that session, unless section 7 or section 12 applies.
- **Results already earned.** If you withdraw after finishing some units, we issue a Statement of Attainment for the units you were found competent in within 5 business days. We do not withhold results over fees that are not yet due.
- **Cancellation for misconduct.** If we cancel your enrolment for misconduct, we refund fees for training not yet delivered, less any amount you owe for training already delivered. The cancellation does not take effect until any appeal is finished, as set out in our Complaints and Appeals Policy.

6. After you complete the course or your certificate is issued

Once you have completed the course, been found competent and we have issued your certificate or Statement of Attainment, the training has been delivered and fees are not refundable because you changed your mind. We still refund where section 7 or section 12 applies, for example if we gave you wrong information about the course or its outcome. We correct and reissue documents we got wrong at no charge. Reissuing a lost certificate is free within 12 months of completion and $55 including GST after that.

7. If we cancel or cannot deliver

If we cancel a course or session, before or after it starts, and you do not accept an alternative we offer, you receive a full refund of all fees paid for training not delivered. You do not need to apply. We pay it within 10 working days of the cancellation, including any card processing fee you paid.

The same applies if we stop delivering a course or stop operating. We also issue a Statement of Attainment for units you completed and help you find another provider.

8. Transfers and deferrals

- **Deferral:** you can defer your start by up to 12 months for compelling or compassionate circumstances. There is no deferral fee. We give you written confirmation of your new start date.
- **Leave of absence:** up to 12 months, on the same grounds. If you have unpaid fees, we consider your request and agree a payment arrangement with you.
- **Transfer to another Archer or FCI course:** we decide within 10 working days. Fees paid move to the new course. If it costs more, you pay the difference. If it costs less, we refund the difference.
- **CPD sessions:** you can move to another session, or send a replacement, up to the start time at no charge.
- **If a course is replaced** because a qualification is superseded, we move you to the replacement at no extra cost.

9. Payment plans, instalments and third-party providers

- The fees and payment schedule for your enrolment are given to you before you pay.
- **If you withdraw,** you pay only for training delivered up to your withdrawal date, and later instalments are cancelled.
- **Late payment.** If a payment is overdue we contact you, send two written reminders each allowing 5 working days, and offer a payment arrangement before we consider cancelling. If we cancel for non-payment, section 5 still applies to fees paid. We do not charge a late fee.
- **Financial difficulty.** Contact us early. Asking for help never affects how you are treated.
- **Third-party providers** (card processors or instalment providers) have their own terms. We tell you who they are before you pay. A refund goes back through the same provider.

10. Items that are not refundable

Only these are not refundable, and each is shown to you before you pay:

- training already delivered to you (sections 5 and 6)

- re-assessment fees of $100 per assessment or unit once the re-assessment is done. The first RPL assessment and credit transfer are free
- card processing fees charged by the payment provider, unless we cancel or section 12 applies
- venue, catering or other third-party costs we have already paid and cannot recover, in a case under section 4, shown to you in writing

11. CPD sessions

The price of each CPD session is shown on its course page (for example, QLD CPD sessions are $100 each).

- **Online, self-paced CPD (such as QLD):** the online course rules in sections 4 and 5 apply. You receive a full refund before you open the material. Once you have opened it, no refund is due for that session, unless section 7 or section 12 applies.
- **Scheduled live CPD (face to face or webinar, such as NSW and ACT):**
  - up to 4 weeks before: full refund
  - less than 4 weeks but more than 48 hours before: refund less a cancellation fee of 30% of the fee paid. The fee is never more than the price of the session
  - within 48 hours, or if you do not attend: 70% refunded and 30% kept
  - you can always move to another session or send a replacement (section 8)
- If we cancel, move the session to a date that does not suit you, or the session does not match what we advertised, you receive a full refund or a free place in another session, your choice.

12. Consumer guarantees under the Australian Consumer Law

Our services come with guarantees that cannot be excluded under the Australian Consumer Law. They include that services are provided with due care and skill, are fit for the purpose we told you about, and are delivered within a reasonable time. If we fail a guarantee you may be entitled to a refund, a repeat of the service or compensation, whatever else this policy says. Nothing in this policy limits those rights. If this policy and the law conflict, the law applies.

13. FDR work placement fees

- You arrange your own work placement with an FDR service or practitioner. We do not charge a work placement fee.
- Your host may charge its own fee, and police and working with children checks are at your cost.

14. Disputes and complaints

If you disagree with a refund decision, you can ask us to review it under our Complaints and Appeals Policy. In short, you lodge it in writing within 30 calendar days of the decision, we acknowledge it within 3 working days and finalise it within 30 calendar days. The process is free. Your enrolment is generally maintained during an internal appeal about a decision to report you. A decision to suspend or cancel your enrolment for misconduct does not take effect until the internal appeal is finished.

If you are still not satisfied, the Complaints and Appeals Policy explains the independent external review option. You can also contact your state or territory consumer protection agency, such as NSW Fair Trading or the Queensland Office of Fair Trading, or the National Training Complaints Hotline on 13 38 73. ASQA does not resolve individual refund disputes, but you may report concerns to it.

15. Review of this policy

We review this policy at least once a year, and whenever the Standards for RTOs, the Australian Consumer Law or our fees change. If a change affects you, we tell you in writing before it applies to you. The version in force when you enrolled continues to apply to you unless a newer version is more favourable.