

REFUND POLICY

Members have an explicit responsibility to advise the Association of changes to circumstances that may result in a change to the fees payable. Regardless of the payment method, membership subscriptions continue to be collected until the association receives written advice from the members to cease or change the membership category.

The refund policy is necessary to ensure that the Association's cash flow and operational budget are not affected by significant variations caused by member requests for fee refunds, while maintaining compliance with Australian Consumer Law requirements.

Resignation or Retirement

Except as required by law, a person who ceases to be a member of the Association is not entitled to any refund or reimbursement of any subscription, levy or fee previously paid by the Member and shall remain liable to pay when due the balance of any subscription, levy or fee owing which the Member has agreed to pay by instalments.

If an instalment payer applies for resignation after the instalment has been processed, no refunds will be issued. Resignations may take up to one month to process. Members should provide sufficient notice to ensure that the resignation is processed before the next payment date.

Membership Category Change

A person who remains a member of the Association and has changed membership category, which results in overpayment of fees, is not entitled to any refund or reimbursement of any subscription, levy, or fee previously paid by the Member, except as required by law. The credit will remain recorded on the member's account and be applied to future subscriptions or other fees or levy payable by the member. For members paying in instalments, fees will not be adjusted retrospectively; the new amount will take effect from the next payment.

If a member wishes to change their membership category, the new membership fee will be prorated based on the remaining term of the membership period. No refunds will be issued for the difference in fees.

Members must provide at least 30 days' notice for a change that will take effect from the following payment cycle after the notice period concludes.

Members paying by Instalments

The Association offers the option to pay the annual subscription on a payment plan. Members who choose this option authorise the Association to deduct the instalment. One (1) month's notice in writing is required to discontinue this option.

Except as required by law, Members who choose this option are not entitled to any refund or reimbursement of any subscription, levy or fee previously paid by the Member. Cancellation of instalments may incur an administrative fee.

Prior Notice of Change

Notice Period: Members must provide at least 30 days' notice for any changes to their membership status, including category change or payment method change. This notice period ensures the Association has sufficient time to process the request and make the necessary adjustments.

Processing Time: Changes to membership status may take up to one month to process. Members are advised to submit their requests well in advance to avoid any inconvenience.

Cancellation/Refund of Event Registration

Association-Cancelled Events

The Association reserves the right to cancel or postpone any Association event. If this occurs, registration fees paid will be refunded in full. The Association bears no responsibility for any other costs incurred (such as flights, accommodation, travel expenses or loss of income). Registrants are encouraged to arrange appropriate insurance cover to mitigate against such risks.

Technical Issues - Webinars

In webinars, registrants are responsible for ensuring their equipment can run the program before the start of the session. However, refunds will be provided where the Association's systems cause technical difficulties or where the Association is unable to provide reasonable technical support to resolve issues beyond the registrant's control.

Substitute Delegates

Should registrants be unable to attend an Association event after paying the registration fee, a substitute delegate may be nominated at any time. If a substitute attendee is nominated and is of a different class of registrant, additional fees may apply.

Member-Initiated Cancellations

On written notice of cancellation, the following conditions apply:

- 1. More than 30 days prior to the event** - Full refund less an administration fee of \$100 to cover committed costs incurred on the registrant's behalf by the Association.
- 2. Less than 30 days prior to the event** - No refund unless exceptional circumstances apply (e.g. medical emergency, family crisis) or as required by law. Supporting documentation may be requested.

Exceptional Circumstances

Submissions for a refund must be made to membership@chiropractors.org.au, with supporting documentation where applicable.

Refunds will be considered on a case-by-case basis and may be granted under exceptional circumstances, at the discretion of the Association.

Exceptional circumstances include, but are not limited to:

- Medical emergencies (medical certificate required)
- Death of member or immediate family member
- Serious financial hardship (supporting documentation required)
- Involuntary job loss (documentation required)
- Natural disasters or other events beyond member's control
- Circumstances required by law

If an ACA team member deems the request and recommendation appropriate, they will be forwarded to the Chief Financial Officer (CFO) for final approval. Please note that a processing fee may apply to the refund, and this amount will be deducted from the total fees refunded. Once approved, the Finance Team will process the refund.

Policy Review

This policy will be reviewed annually or as required by changes in legislation. The next scheduled review is July 2026.

This policy operates subject to the Australian Consumer Law. Nothing in this policy limits or excludes any rights or remedies available to members under the Australian Consumer Law or other applicable legislation.