

SkillReady Solutions Pty Ltd

Refund & Service Terms Policy

Public-Facing Service Policy

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1. Purpose, Scope and Legal Position

1.1 Purpose

This Refund & Service Terms Policy sets out the general refund, payment, service access, cancellation, withdrawal, and service limitation terms that apply to services and digital products provided by SkillReady Solutions Pty Ltd.

The purpose of this policy is to ensure that clients, participants, customers, and service users understand the general conditions that apply before purchasing, enrolling, booking, accessing, or proceeding with a SkillReady Solutions service or digital product.

This policy is intended to provide clear guidance about:

- a. service fees and payment expectations;
- b. refund principles;
- c. cancellation and rescheduling conditions;
- d. digital product access;
- e. onboarding and administrative work;
- f. service limitations;
- g. third-party responsibilities;
- h. no-guarantee conditions;
- i. payment disputes and chargebacks; and
- j. discretionary review of refund requests.

This policy is designed to support transparency, fair dealing, operational consistency, and responsible service delivery.

1.2 Scope

This policy applies to services, support activities, programs, consultations, digital products, and related service communications provided by SkillReady Solutions.

This may include:

- a. Industry Exposure Program services;
- b. Employment Support Program services;
- c. consultations and soft services;
- d. digital products and e-books;
- e. online access products;
- f. onboarding and administrative services;
- g. host or employer connection support;
- h. preparation and guidance services;
- i. document, profile, or resource preparation support; and
- j. any other service or product offered by SkillReady Solutions from time to time.

This policy applies whether payment is made through a website payment page, approved online form, digital onboarding page, service portal, invoice, payment link, direct transfer, third-party payment processor, or any other approved payment method.

1.3 Public-Facing Policy

This policy is intended as a public-facing policy for clients, participants, customers, website visitors, and service users.

It may be made available through:

- a. SkillReady Solutions' website;
- b. downloadable PDF;
- c. approved online forms or digital onboarding pages;
- d. onboarding communications;
- e. invoices or payment links;
- f. email communication; or
- g. other approved service communication channels.

Where specific service terms are provided through an onboarding form, service agreement, invoice, product page, payment page, or written communication, those specific terms should be read together with this policy.

1.4 No Fixed Fees in This Policy

This policy does not list fixed service prices or package fees.

Applicable fees, enrolment fees, consultation fees, digital product fees, support fees, balance payments, or service charges will be communicated through the relevant website page, approved online form, digital onboarding page, invoice, payment link, email communication, onboarding process, or approved service communication.

SkillReady Solutions may update service pricing, offers, package structures, inclusions, payment timing, or service availability from time to time without needing to reissue this policy, provided the applicable pricing is communicated through the relevant service channel.

1.5 Australian Consumer Law Position

Nothing in this policy is intended to exclude, restrict, or modify any rights, remedies, guarantees, or protections that cannot be excluded under the Australian Consumer Law or any other applicable law.

Where a client or customer is entitled to a remedy under the Australian Consumer Law, SkillReady Solutions will assess the matter in accordance with applicable legal requirements.

Subject to any rights that cannot be excluded by law, SkillReady Solutions may apply the refund and service terms set out in this policy.

The ACCC states that businesses cannot take away consumer rights by saying refunds are not available at all, and that “no refund” style wording can be misleading where it suggests consumer guarantee rights do not apply.

1.6 Service-Based Refund Position

SkillReady Solutions provides a range of services and digital products. Refund eligibility may depend on the nature of the service, the stage of service delivery, whether administrative work has commenced, whether access has been issued, whether consultation time has been reserved, whether onboarding has commenced, and whether any third-party process or service has been activated.

Refunds are generally not automatically available where:

- a. the client changes their mind;
- b. the client no longer wishes to continue;
- c. the client fails to provide required information or documents;
- d. the client does not respond to reasonable communication;
- e. digital access has already been issued;
- f. consultation time has already been reserved or delivered;
- g. administrative or onboarding work has commenced;
- h. service coordination has already begun;
- i. the client expected an outcome that was not guaranteed; or
- j. a third-party decision, host decision, employer decision, education provider decision, migration professional decision, insurer decision, or government decision does not produce the result hoped for by the client.

This section does not limit any remedy that may be required under Australian Consumer Law.

1.7 No Guarantee of Outcomes

SkillReady Solutions does not guarantee any particular result, outcome, decision, approval, or future opportunity unless expressly stated in writing by SkillReady Solutions and permitted by law.

SkillReady Solutions does not guarantee:

- a. employment;
- b. job offers;
- c. employer acceptance;
- d. sponsorship;
- e. visa approval;
- f. migration outcomes;
- g. permanent residency outcomes;
- h. host acceptance;
- i. placement timing;
- j. placement availability;
- k. assessment outcomes;
- l. education provider outcomes;
- m. government outcomes;
- n. insurance outcomes; or
- o. third-party professional outcomes.

Any service provided by SkillReady Solutions is limited to the specific support, access, preparation, coordination, consultation, administrative, or digital product described through the relevant service communication.

1.8 Third-Party Decisions and External Providers

Some SkillReady Solutions services may involve communication, referral, introduction, preparation, coordination, or interaction with third parties.

Third parties may include:

- a. host organisations;
- b. employers;
- c. education providers;
- d. migration lawyers;
- e. registered migration agents;
- f. insurers;
- g. payment providers;

- h. government departments;
- i. assessment bodies; or
- j. other external service providers.

SkillReady Solutions is not responsible for the independent decisions, actions, delays, refusals, assessment outcomes, advice, service quality, fees, or conduct of third parties unless required by law.

Where a client receives advice or services from an external professional, that professional remains responsible for their own advice and service.

1.9 Service Commencement

A service may be considered to have commenced once SkillReady Solutions begins work connected with the relevant service.

Service commencement may include:

- a. reviewing an enquiry or application;
- b. processing onboarding information;
- c. issuing access to digital products or resources;
- d. preparing documents, profiles, communications, or resources;
- e. reserving consultation time;
- f. conducting a consultation;
- g. contacting a host, employer, participant, or third party;
- h. reviewing eligibility or suitability;
- i. commencing placement, employment support, or coordination activity; or
- j. providing instructions, links, resources, or service communications.

Once service delivery has commenced, refund eligibility may be limited, subject to any rights that cannot be excluded under Australian Consumer Law.

1.10 Policy Review

SkillReady Solutions may review, update, or amend this policy from time to time to reflect changes in services, digital products, payment processes, operational requirements, legal requirements, business structure, or customer communication needs.

The current version of this policy will apply from its effective date unless replaced by a newer version.

2. Fees, Payments and Service Commencement

2.1 Applicable Fees

SkillReady Solutions may charge fees for services, programs, consultations, digital products, onboarding activities, administrative work, access products, preparation support, coordination services, or other support activities.

Applicable fees may vary depending on the service selected, service stage, package type, access period, support level, participant circumstances, program requirements, or any approved offer available at the time.

Specific fees will be communicated through the relevant website page, approved online form, digital onboarding page, invoice, payment link, email communication, service communication, or approved onboarding process.

This policy does not guarantee that any previous, promotional, verbal, outdated, or informal pricing will remain available.

2.2 Payment Requirement

Payment may be required before SkillReady Solutions begins, continues, activates, or completes a service.

Depending on the service, payment may be required before:

- a. enrolment is processed;
- b. onboarding begins;
- c. eligibility or suitability review begins;
- d. digital product access is issued;
- e. consultation time is reserved;
- f. document or profile preparation begins;
- g. host or employer coordination begins;
- h. service communication is issued;
- i. placement-related coordination proceeds; or
- j. any other support activity is commenced.

SkillReady Solutions may delay, pause, or decline service activity where payment has been received, has failed, is reversed, or is disputed.

2.3 Payment Methods

SkillReady Solutions may accept payment through approved payment methods, including but not limited to:

- a. website payment pages;
- b. approved online forms;
- c. payment links;
- d. invoices;
- e. direct bank transfer;
- f. third-party payment processors; or
- g. other approved payment methods.

SkillReady Solutions may update payment methods from time to time.

Payment is considered received only when funds have cleared and are available to SkillReady Solutions, unless otherwise approved in writing.

2.4 Invoices and Payment Records

SkillReady Solutions may issue invoices, receipts, payment confirmations, or digital payment records depending on the service and payment method used.

Clients, participants, or customers should keep copies of payment records for their own records.

SkillReady Solutions may retain payment records for business, tax, accounting, compliance, dispute management, and service administration purposes.

2.5 Service Commencement

A service may be considered to have commenced once SkillReady Solutions begins work connected with the relevant service.

Service commencement may include:

- a. reviewing an enquiry, form, or application;
- b. processing onboarding information;
- c. creating or reviewing a client record;
- d. reviewing eligibility, suitability, or service requirements;
- e. issuing digital access, links, resources, or documents;
- f. preparing documents, profiles, communication material, or resources;
- g. reserving consultation time;
- h. conducting a consultation;
- i. contacting a host, employer, participant, client, or third party;
- j. commencing coordination or support activity;
- k. issuing onboarding instructions; or
- l. providing service-related communication.

Once a service has commenced, refund eligibility may be limited, subject to any rights that cannot be excluded under Australian Consumer Law.

2.6 Administrative and Onboarding Work

Some SkillReady Solutions services involve administrative, onboarding, review, coordination, or preparation work before a final service outcome is reached.

Administrative or onboarding work may include:

- a. reviewing submitted information;
- b. checking documents;
- c. creating internal records;
- d. communicating with the client or participant;
- e. communicating with hosts, employers, or third parties;
- f. preparing onboarding instructions;
- g. reviewing service suitability;
- h. preparing resources or access;
- i. reviewing program requirements; or
- j. carrying out internal service setup.

Where administrative or onboarding work has commenced, fees paid for that work may not be refundable, except where required by Australian Consumer Law or approved by SkillReady Solutions management.

2.7 Balance Payments and Staged Payments

Some services may involve staged payments, balance payments, or payment milestones.

Where a service involves staged payment, the relevant payment timing will be communicated through the applicable service communication, invoice, approved online form, payment link, onboarding process, or written communication.

SkillReady Solutions may pause, delay, or decline further service delivery where a required balance payment or staged payment has not been received.

2.8 Failed, Reversed or Disputed Payments

Where a payment fails, is reversed, is cancelled, or becomes subject to dispute, SkillReady Solutions may:

- a. pause service delivery;
- b. suspend access to digital products or resources;
- c. delay onboarding;
- d. delay consultation or support activity;
- e. request payment confirmation;
- f. request an alternative payment method;
- g. withhold further service activity; or
- h. review whether the service should continue.

SkillReady Solutions may also rely on service records, digital access records, onboarding records, email records, and communication records when responding to payment disputes.

2.9 Taxes and Processing Fees

Fees may be subject to GST, processing fees, platform fees, transaction charges, bank fees, or third-party payment provider fees where applicable.

Unless otherwise stated, any third-party transaction fee, payment processing fee, bank fee, or currency conversion cost is the responsibility of the person making payment.

Where a refund is approved, SkillReady Solutions may deduct non-refundable third-party processing fees where permitted by law and applicable payment provider terms.

2.10 Client Responsibility Before Payment

Before making payment, the client, participant, or customer is responsible for reviewing the relevant service description, pricing information, access details, eligibility requirements, limitations, refund position, and no-guarantee conditions.

By proceeding with payment, the client, participant, or customer acknowledges that they have had the opportunity to review the relevant service information and ask questions before proceeding.

Payment does not create a guarantee of employment, sponsorship, visa outcome, migration outcome, host acceptance, placement timing, assessment result, or third-party decision.

3. General Refund Principles

3.1 General Position

Refunds are assessed based on the type of service or product purchased, the stage of service delivery, the work already completed, whether digital access has been issued, whether consultation time has been reserved, whether onboarding or administration has commenced, and whether any third-party coordination has begun.

SkillReady Solutions does not provide automatic refunds in all circumstances.

Refund requests will be reviewed in accordance with:

- a. this policy;
- b. the specific service terms provided at the time of purchase or enrolment;
- c. the stage of service delivery;
- d. work already completed by SkillReady Solutions;
- e. access already provided to digital products or resources;
- f. costs already incurred;
- g. communication and onboarding records; and
- h. any rights that cannot be excluded under Australian Consumer Law.

3.2 Change of Mind

Subject to any rights that cannot be excluded under Australian Consumer Law, refund generally not available where the client, participant, or customer changes their mind after payment.

Change of mind may include circumstances where the client:

- a. no longer wishes to proceed;
- b. decides they do not need the service;
- c. finds another provider;
- d. changes personal plans;
- e. changes study, employment, or visa pathway;
- f. no longer wants digital access;
- g. no longer wants to attend a consultation; or
- h. expected a result that was not guaranteed by SkillReady Solutions.

SkillReady Solutions may consider discretionary refunds on a case-by-case basis, but this is not automatic.

3.3 Service Work Already Commenced

Refunds may be limited or unavailable where SkillReady Solutions has already commenced work connected with the service.

Service work may include:

- a. reviewing submitted information;
- b. processing an application or enrolment;
- c. conducting onboarding or suitability review;
- d. preparing documents, resources, communications, or profiles;
- e. reserving consultation time;
- f. contacting hosts, employers, participants, or third parties;
- g. issuing service instructions or access links;
- h. commencing coordination work;
- i. allocating internal administrative time; or
- j. providing service-related guidance or support.

Where work has commenced, SkillReady Solutions may retain fees reasonably connected with work already performed, subject to any legal obligations that cannot be excluded.

3.4 Incomplete Information or Failure to Respond

Refunds are generally not available where SkillReady Solutions is unable to proceed b the client, participant, or customer fails to provide required information, documents, communication, or cooperation.

This may include:

- a. failure to complete onboarding requirements;
- b. failure to provide identification or supporting information where required;
- c. failure to provide insurance-related information where required;
- d. failure to respond to reasonable communication;
- e. failure to attend a scheduled consultation or meeting;
- f. failure to complete required acknowledgements;
- g. providing incomplete or inconsistent information; or
- h. withdrawing after SkillReady Solutions has commenced service work.

SkillReady Solutions may pause, delay, close, or discontinue the service where required information is not provided within a reasonable timeframe.

3.5 Services Dependent on Third Parties

Some SkillReady Solutions services may involve coordination, referral, introduction, communication, preparation, or support involving third parties.

Refunds are generally not available solely because a third party makes a decision that the client, participant, or customer does not prefer.

Third-party decisions may include decisions made by:

- a. host organisations;
- b. employers;
- c. education providers;
- d. migration lawyers or registered migration agents;
- e. insurers;
- f. government departments;
- g. assessment bodies;
- h. payment providers; or
- i. other external organisations.

SkillReady Solutions does not control independent third-party decisions, timeframes, approvals, refusals, advice, fees, availability, or outcomes.

3.6 Administrative, Onboarding and Access Fees

Where a fee relates to administration, onboarding, assessment, access, processing, coordination, or setup work, that fee may be non-refundable once the relevant work has commenced, subject to any rights that cannot be excluded under Australian Consumer Law.

This may include fees connected with:

- a. application processing;
- b. enrolment setup;
- c. eligibility or suitability review;
- d. participant onboarding;
- e. host or employer coordination;
- f. access to digital products or resources;
- g. consultation preparation;
- h. profile or document preparation; or
- i. service setup.

Where the fee type is service-specific, the relevant service communication, invoice, payment page, onboarding page, or written confirmation may provide further details.

3.7 Partial Refunds

SkillReady Solutions may consider partial refunds where appropriate.

A partial refund may take into account:

- a. service stage reached;
- b. work already completed;
- c. resources already issued;
- d. consultation time reserved or delivered;
- e. administrative time already used;
- f. third-party communication already commenced;
- g. digital access already provided;
- h. costs already incurred; and
- i. any applicable legal obligations.

Partial refunds are not automatic and remain subject to SkillReady Solutions management review.

3.8 Refund Request Process

Refund requests should be submitted in writing to SkillReady Solutions.

A refund request should include:

- a. full name;
- b. contact details;
- c. service or product purchased;
- d. payment date where known;
- e. reason for refund request;
- f. supporting information where applicable; and
- g. preferred contact method.

SkillReady Solutions may request further information before assessing a refund request.

Submitting a refund request does not automatically mean a refund will be approved.

3.9 Timeframe for Review

SkillReady Solutions will aim to review refund requests within a reasonable timeframe after receiving sufficient information.

The review timeframe may depend on:

- a. complexity of the request;
- b. service type;
- c. payment method;
- d. work already completed;
- e. whether digital access was issued;
- f. whether third-party communication occurred;
- g. whether additional information is required; and
- h. whether legal or management review is needed.

SkillReady Solutions may pause further service activity while a refund request is under review.

3.10 Refund Method

Where a refund is approved, SkillReady Solutions may process the refund through the original payment method or another approved method.

Refund processing times may depend on:

- a. payment provider processing times;
- b. bank processing times;
- c. transaction method;
- d. currency or transfer conditions; and
- e. third-party payment processor requirements.

SkillReady Solutions is not responsible for external bank or payment processor delays.

3.11 No Waiver of Rights

Any discretionary refund, partial refund, credit, goodwill adjustment, or service adjustment provided by SkillReady Solutions does not create an automatic right to similar treatment in future cases.

Each refund request will be assessed based on its own circumstances.

Nothing in this section limits any rights that cannot be excluded under Australian Consumer Law.

4. Industry Exposure Program Terms

4.1 Application of This Section

This section applies to the SkillReady Solutions Industry Exposure Program and any related onboarding, verification, coordination, host allocation, induction, administrative, or placement-support activity connected with that program.

The Industry Exposure Program is designed to support eligible participants by facilitating structured industry exposure opportunities through suitable host organisations, subject to program requirements, host availability, verification, insurance, induction, and operational suitability.

Participation in the Industry Exposure Program is subject to approval by SkillReady Solutions.

4.2 Nature of the Program

The Industry Exposure Program is a structured exposure and coordination service. It is not employment, labour hire, accredited training, a recruitment guarantee, or a guaranteed pathway to sponsorship, migration, permanent residency, or employment.

SkillReady Solutions' role may include:

- a. receiving and reviewing participant information;
- b. conducting onboarding and verification steps;
- c. reviewing host suitability;
- d. coordinating communication with host organisations;
- e. supporting placement coordination;
- f. maintaining operational records;
- g. issuing program communications;
- h. coordinating induction requirements; and
- i. supporting program-related administration.

SkillReady Solutions does not control host organisation decisions, workplace operations, employment decisions, migration outcomes, or third-party approvals.

4.3 Enrolment, Onboarding and Administrative Fees

The Industry Exposure Program may involve enrolment, onboarding, administrative, support, coordination, or placement-related fees.

These fees may cover work such as:

- a. application processing;
- b. participant onboarding;
- c. eligibility and suitability review;
- d. document review;
- e. communication with the participant;
- f. host identification or review activity;
- g. host onboarding support;
- h. internal administration;
- i. insurance-related review where applicable;
- j. induction coordination; and
- k. placement coordination activity.

Where this work has commenced, relevant fees may be non-refundable or only partially refundable, subject to any rights that cannot be excluded under Australian Consumer Law.

4.4 Host Allocation and Placement Coordination

Host allocation and placement coordination depend on several factors outside the sole control of SkillReady Solutions.

These may include:

- a. host availability;
- b. host acceptance;
- c. participant suitability;
- d. industry relevance;
- e. location and travel practicality;
- f. participant availability;
- g. supervisor availability;
- h. workplace suitability;
- i. insurance requirements;
- j. induction completion;
- k. operational scheduling; and
- l. any safety, conduct, communication, or compliance concerns.

Payment of a fee does not guarantee that a specific host, location, schedule, start date, placement duration, or placement outcome will be available.

4.5 No Guarantee of Host Acceptance

SkillReady Solutions does not guarantee that any host organisation will accept a participant.

Host organisations may decline, delay, pause, discontinue, or withdraw from participation for reasons including:

- a. operational capacity;
- b. supervision availability;
- c. insurance concerns;
- d. business priorities;
- e. participant suitability;
- f. scheduling issues;
- g. workplace safety concerns;

- h. internal business changes; or
- i. any other reason determined by the host organisation.

A host organisation's decision does not automatically entitle the participant to a refund where SkillReady Solutions has already commenced onboarding, administration, verification, communication, or coordination work.

4.6 Participant Requirements

Participants must complete required onboarding, verification, acknowledgement, induction, insurance, communication, and placement-readiness steps before placement activity may proceed.

SkillReady Solutions may delay, pause, suspend, or discontinue service where the participant:

- a. does not complete required onboarding steps;
- b. does not provide required information;
- c. does not respond to reasonable communication;
- d. does not complete required acknowledgements;
- e. does not complete induction requirements;
- f. does not satisfy insurance requirements where applicable;
- g. provides inaccurate, incomplete, or inconsistent information;
- h. behaves inappropriately or unprofessionally;
- i. becomes unsuitable for placement; or
- j. fails to comply with program requirements.

Refunds are generally not available where service delivery cannot continue because the participant has not met required program obligations, subject to any rights that cannot be excluded by law.

4.7 Host and Insurance Requirements

A placement may not proceed unless relevant host and insurance requirements have been addressed to SkillReady Solutions' satisfaction.

This may include:

- a. host onboarding;
- b. host verification;

- c. supervisor confirmation;
- d. public liability insurance review;
- e. participant insurance confirmation where applicable;
- f. induction completion;
- g. placement confirmation; and
- h. any other operational requirements identified by SkillReady Solutions.

Where a placement is delayed, paused, or unable to proceed because host, insurance, induction, safety, or verification requirements have not been satisfied, SkillReady Solutions may continue reviewing options where appropriate but does not guarantee placement commencement within a specific timeframe.

4.8 Withdrawal From the Industry Exposure Program

If a participant withdraws from the Industry Exposure Program after service commencement, refund eligibility may be limited.

Withdrawal may include circumstances where the participant:

- a. changes their mind;
- b. no longer wishes to proceed;
- c. becomes unavailable;
- d. changes course or pathway;
- e. changes location;
- f. does not wish to attend the available host option;
- g. does not complete onboarding or induction requirements; or
- h. stops responding to communication.

Where SkillReady Solutions has already commenced onboarding, administrative work, host review, communication, induction coordination, or placement coordination, fees connected with work already performed may not be refundable, subject to any rights that cannot be excluded under Australian Consumer Law.

4.9 Program Suspension or Discontinuation

SkillReady Solutions may suspend, pause, restrict, or discontinue Industry Exposure Program services where required for operational, safety, conduct, insurance, privacy, legal, communication, or suitability reasons.

This may occur where:

- a. safety concerns arise;
- b. participant conduct concerns arise;
- c. host suitability concerns arise;
- d. insurance requirements are not met;
- e. onboarding or induction is incomplete;
- f. required documents are not provided;
- g. communication breaks down;
- h. false or misleading information is provided;
- i. privacy or media concerns arise;
- j. payment is incomplete, reversed, or disputed; or
- k. continuation is considered unsuitable by SkillReady Solutions.

Suspension or discontinuation does not automatically create a refund entitlement.

4.10 No Employment, Sponsorship or Migration Guarantee

The Industry Exposure Program does not guarantee:

- a. employment;
- b. paid work;
- c. job offer;
- d. sponsorship;
- e. employer acceptance;
- f. visa approval;
- g. migration outcome;
- h. permanent residency;
- i. future interview;
- j. host reference;
- k. assessment outcome; or
- l. any third-party decision.

Any refund request based on an expected outcome that was not guaranteed will be reviewed in accordance with this policy and any applicable legal requirements.

4.11 Completion of Program

Completion of the Industry Exposure Program means the participant has completed the applicable exposure arrangement or program process as confirmed by SkillReady Solutions.

Completion does not guarantee:

- a. employment;
- b. sponsorship;
- c. migration outcome;
- d. permanent residency;
- e. host reference;
- f. future placement;
- g. assessment result; or
- h. further service entitlement.

Once a program has been completed or substantially delivered, refunds are generally not available unless required by Australian Consumer Law or approved by SkillReady Solutions management.

5. Employment Support Program Terms

5.1 Application of This Section

This section applies to SkillReady Solutions' Employment Support Program and any related employment-readiness, employer connection, profile preparation, communication support, administrative support, or soft service activity connected with that program.

The Employment Support Program is designed to assist eligible clients or participants with employment-related preparation and connection support. It is not a guarantee of employment, sponsorship, visa outcome, migration outcome, or employer acceptance.

5.2 Nature of the Employment Support Program

SkillReady Solutions may provide support services such as:

- a. employment-readiness guidance;
- b. resume or profile preparation support;
- c. employer communication support;
- d. employer introduction or connection support;
- e. interview preparation guidance;
- f. workplace communication guidance;
- g. general pathway discussion;

- h. administrative coordination; and
- i. referral or communication support where appropriate.

The exact service provided may depend on the service selected, information provided by the client, service communication, onboarding process, or written confirmation.

5.3 No Employment Guarantee

SkillReady Solutions does not guarantee that participation in the Employment Support Program will result in:

- a. employment;
- b. job offer;
- c. interview;
- d. employer acceptance;
- e. sponsorship;
- f. visa outcome;
- g. migration outcome;
- h. permanent residency;
- i. specific salary;
- j. specific employer response; or
- k. ongoing employment.

Employer decisions remain independent and are outside the control of SkillReady Solutions.

5.4 Employer Decisions and Third-Party Control

Any employer introduced to, contacted by, or connected with a client remains responsible for its own recruitment, hiring, workplace, employment, sponsorship, and business decisions.

SkillReady Solutions is not responsible for:

- a. whether an employer responds;
- b. whether an employer interviews a client;
- c. whether an employer offers employment;
- d. whether an employer agrees to sponsorship;
- e. whether employment continues;
- f. workplace conditions after employment begins;

- g. employer decisions, delays, refusals, or changes of mind; or
- h. any employment relationship between the client and employer.

Once a client communicates with, interviews with, is trialled by, engaged by, or employed by an employer, workplace matters are between the client and the employer, subject to applicable law.

5.5 Service Fees and Refund Position

Fees paid for Employment Support Program services may relate to administrative work, preparation, review, communication, profile support, employer connection activity, or related service support.

Refunds are generally not available where SkillReady Solutions has already commenced work such as:

- a. reviewing client information;
- b. preparing or reviewing employment-related material;
- c. preparing communication;
- d. contacting or identifying employers;
- e. providing guidance or support;
- f. conducting service-related communication;
- g. reserving consultation or support time; or
- h. otherwise commencing employment support activity.

This does not limit any rights that cannot be excluded under Australian Consumer Law.

5.6 Client Responsibilities

Clients participating in the Employment Support Program are responsible for:

- a. providing accurate information;
 - b. providing requested documents or details;
 - c. responding to reasonable communication;
 - d. attending scheduled calls or meetings where applicable;
 - e. behaving professionally with employers;
 - f. being honest about qualifications, experience, visa status, availability, and work rights;
 - g. seeking independent migration, legal, employment, or financial advice where required;
- and
- h. understanding that outcomes depend on employer and third-party decisions.

SkillReady Solutions may pause, delay, restrict, or discontinue support where the client does not meet reasonable service requirements.

5.7 Sponsorship and Migration Boundaries

SkillReady Solutions may discuss general employment support or employer connection matters. However, SkillReady Solutions does not provide migration advice, legal advice, visa application services, or sponsorship approval services unless this is provided by an authorised external professional.

Where migration, visa, sponsorship, or legal advice is required, the client should obtain advice from a registered migration agent, legal practitioner, or other suitably qualified professional.

SkillReady Solutions does not guarantee the advice, decision, approval, conduct, or outcome of any external professional, employer, government body, or third party.

5.8 Withdrawal or Non-Completion

If a client withdraws from the Employment Support Program after service commencement, refund eligibility may be limited.

Withdrawal or non-completion may include circumstances where the client:

- a. changes their mind;
- b. no longer wishes to proceed;
- c. does not provide required information;
- d. does not respond to communication;
- e. does not attend scheduled meetings;
- f. rejects available support options;
- g. changes employment or visa pathway; or
- h. becomes unsuitable for continued service support.

Where SkillReady Solutions has already commenced service work, fees connected with work already performed may not be refundable, subject to any rights that cannot be excluded under Australian Consumer Law.

5.9 Service Suspension or Discontinuation

SkillReady Solutions may suspend, pause, restrict, or discontinue Employment Support Program services where required for operational, communication, conduct, payment, privacy, legal, or suitability reasons.

This may occur where:

- a. payment is incomplete, reversed, or disputed;
- b. required information is not provided;
- c. client communication breaks down;
- d. false or misleading information is provided;
- e. inappropriate conduct occurs;
- f. privacy or reputational concerns arise;
- g. the requested service is outside SkillReady Solutions' scope; or
- h. continuation is considered unsuitable by SkillReady Solutions.

Suspension or discontinuation does not automatically create a refund entitlement.

5.10 Employment Support Program Principle

The Employment Support Program is a support and connection service only.

SkillReady Solutions may assist with preparation, communication, guidance, and employer connection activity, but final employment, recruitment, sponsorship, workplace, and migration-related decisions remain outside SkillReady Solutions' control.

6. Consultations, Appointments and Soft Services

6.1 Application of This Section

This section applies to consultations, appointments, advisory-style discussions, preparation support, general guidance sessions, administrative support sessions, and other soft services provided by SkillReady Solutions.

Consultations and soft services may relate to:

- a. employment readiness;
- b. industry exposure enquiries;
- c. document or profile preparation;
- d. general pathway discussion;
- e. service suitability discussion;
- f. employer or host readiness;
- g. digital product guidance;
- h. general administrative support; or
- i. other support services offered by SkillReady Solutions.

The exact scope of a consultation or soft service will depend on the service selected and the information communicated before booking or payment.

6.2 Nature of Consultations

Consultations provided by SkillReady Solutions are general support and guidance sessions only.

Unless expressly stated in writing, consultations do not include:

- a. legal advice;
- b. migration advice;
- c. visa application advice;
- d. financial advice;
- e. insurance advice;
- f. tax advice;
- g. formal training;
- h. guaranteed employment support;
- i. guaranteed placement support; or
- j. guaranteed third-party outcome.

Where professional advice is required, the client should seek advice from an appropriately qualified professional.

6.3 Consultation Fees

Consultation fees may apply for booking, reserving, preparing for, or delivering a consultation or support session.

Consultation fees may cover:

- a. reserved appointment time;
- b. preparation before the session;
- c. review of submitted information;
- d. communication before or after the session;
- e. general guidance provided during the session; and
- f. administrative handling connected with the appointment.

Once consultation time has been reserved or the consultation has been delivered, refund eligibility may be limited, subject to any rights that cannot be excluded under Australian Consumer Law.

6.4 Rescheduling

SkillReady Solutions may allow consultation or appointment rescheduling where reasonable notice is provided.

Rescheduling is subject to:

- a. availability;
- b. service type;
- c. appointment urgency;
- d. prior preparation already completed;
- e. communication from the client; and
- f. operational capacity.

SkillReady Solutions is not required to provide unlimited rescheduling.

Repeated rescheduling may result in the service being delayed, closed, or treated as completed where reasonable opportunities have already been provided.

6.5 Cancellations

Where a client cancels a consultation or appointment after payment, refund eligibility may depend on:

- a. how much notice was provided;
- b. whether preparation work has commenced;
- c. whether appointment time was reserved;
- d. whether SkillReady Solutions had already reviewed documents or information;

- e. whether the service was partly delivered; and
- f. whether the cancellation is due to circumstances outside SkillReady Solutions' control.

Cancellation does not automatically create a refund entitlement.

SkillReady Solutions may consider rescheduling, credit, partial refund, or no refund depending on the circumstances and any applicable legal requirements.

6.6 Late Attendance

Clients are responsible for attending consultations or appointments on time.

Where a client attends late, SkillReady Solutions may:

- a. proceed with the remaining appointment time;
- b. shorten the session to fit the original booking window;
- c. reschedule at SkillReady Solutions' discretion; or
- d. treat the appointment as missed where the delay is significant.

Late attendance does not automatically entitle the client to additional time, free rescheduling, or a refund.

6.7 No-Shows

Where a client does not attend a scheduled consultation or appointment and does not provide reasonable notice, the consultation fee may be forfeited, subject to any rights that cannot be excluded under Australian Consumer Law.

A no-show may include:

- a. failing to attend at the scheduled time;
- b. failing to join an online meeting;
- c. failing to answer a scheduled call;
- d. failing to provide required access details; or
- e. failing to provide prior notice of inability to attend.

SkillReady Solutions may offer rescheduling at its discretion, but this is not guaranteed.

6.8 Client Responsibilities

Clients using consultation or soft services are responsible for:

- a. providing accurate information;
- b. providing relevant documents or background details where requested;
- c. attending scheduled appointments on time;
- d. asking questions before payment if unsure about the service;
- e. understanding the scope and limitations of the service;
- f. seeking professional advice where required; and
- g. understanding that consultation outcomes depend on individual circumstances and third-party decisions.

SkillReady Solutions may pause, delay, or discontinue consultation-related services where the client does not provide required information, does not attend appointments, or seeks services outside SkillReady Solutions' scope.

6.9 No Guarantee From Consultations

A consultation or soft service does not guarantee:

- a. employment;
- b. sponsorship;
- c. visa approval;
- d. migration outcome;
- e. host acceptance;
- f. placement availability;
- g. employer response;
- h. assessment result;
- i. business outcome; or
- j. any third-party decision.

Consultations are provided as support, guidance, preparation, or discussion services only, unless otherwise stated in writing by SkillReady Solutions.

7. Digital Products and E-Book Access

7.1 Application of This Section

This section applies to digital products, e-books, online access products, downloadable resources, view-only resources, preparation guides, digital learning materials, and any other digital content supplied by SkillReady Solutions.

Digital products may include:

- a. trade preparation e-books;
- b. Job Ready Program preparation resources;
- c. question and response guides;
- d. industry preparation materials;
- e. online access resources;
- f. digital support documents;
- g. downloadable or view-only documents; and
- h. any other digital product provided by SkillReady Solutions.

The specific inclusions, access method, access period, and usage conditions will be communicated through the relevant product page, payment page, online form, email communication, access communication, or approved service communication.

7.2 Digital Access

Digital products may be provided through online access, view-only access, download access, email delivery, cloud-based access, service portal access, or another approved digital delivery method.

Where a digital product is provided through limited access, the access period will be communicated through the relevant product listing, access communication, payment page, or service communication.

Digital access is provided to the purchaser or approved user only and must not be shared, transferred, copied, resold, distributed, or used for unauthorised purposes.

7.3 Refund Position for Digital Products

Due to the nature of digital products, refunds are generally not available once access has been issued, the product has been delivered, or the customer has received the access link, document, file, or digital resource.

This applies whether the customer:

- a. changes their mind;
- b. no longer needs the product;
- c. does not access the product after delivery;
- d. expected a different outcome;
- e. purchased the wrong product;
- f. no longer wants to continue with preparation;
- g. does not complete the access process; or
- h. expected employment, assessment, migration, visa, or sponsorship outcomes that were not guaranteed.

This does not limit any rights that cannot be excluded under Australian Consumer Law.

7.4 Access Periods

Some digital products may be provided for a limited access period.

Where an access period applies, the customer is responsible for accessing and using the product within the stated access period.

SkillReady Solutions is not required to extend access after the access period ends unless required by law or approved by SkillReady Solutions.

Access extensions may be considered at SkillReady Solutions' discretion and may be subject to additional terms or fees.

7.5 View-Only Access

Some digital products may be provided through view-only access.

Where view-only access is provided, the customer must not attempt to:

- a. download the resource without permission;
- b. copy the resource;
- c. screenshot substantial portions of the resource;

- d. share access with another person;
- e. distribute the material;
- f. resell the material;
- g. upload the material to another platform; or
- h. bypass access restrictions.

Any misuse of digital access may result in access being suspended, restricted, or removed.

7.6 No Guarantee From Digital Products

Digital products and e-books are preparation and support resources only.

Purchase or use of a digital product does not guarantee:

- a. assessment success;
- b. employment;
- c. job offer;
- d. sponsorship;
- e. visa approval;
- f. migration outcome;
- g. permanent residency;
- h. host acceptance;
- i. employer acceptance;
- j. qualification outcome; or
- k. any third-party decision.

Digital products are designed to support preparation, awareness, and learning, but outcomes depend on the individual user, their circumstances, external requirements, and third-party decisions.

7.7 Customer Responsibility

Before purchasing a digital product, the customer is responsible for reviewing the product description, access conditions, access period, product purpose, limitations, and any relevant terms.

The customer should contact SkillReady Solutions before purchase if they are unsure whether a product is suitable for their needs.

By purchasing a digital product, the customer acknowledges that they have had the opportunity to review the available product information before payment.

7.8 Technical Access Issues

If a customer experiences a technical issue accessing a digital product, they should contact SkillReady Solutions within a reasonable timeframe.

SkillReady Solutions may request information such as:

- a. customer name;
- b. purchase details;
- c. email address used for access;
- d. screenshot of the issue where appropriate;
- e. device or browser information where relevant; and
- f. description of the access issue.

Where the issue is caused by an error within SkillReady Solutions' access process, SkillReady Solutions may take reasonable steps to restore access, resend access details, provide alternate access, or otherwise resolve the issue.

Technical access support does not automatically create a refund entitlement.

7.9 Unauthorised Sharing or Misuse

Digital products supplied by SkillReady Solutions are for personal or approved individual use only unless otherwise stated in writing.

Customers must not:

- a. share access links;
- b. share login details;
- c. distribute copies;
- d. resell the product;
- e. reproduce the product;
- f. publish the product online;
- g. use the product for competing commercial purposes; or
- h. allow unauthorised persons to access the product.

SkillReady Solutions may suspend or remove access where unauthorised sharing, mis copying, distribution, or breach of access conditions is suspected.

7.10 Intellectual Property

All digital products, e-books, preparation materials, guides, templates, written content, designs, questions, responses, and related materials supplied by SkillReady Solutions remain the intellectual property of SkillReady Solutions or its authorised licensors unless otherwise stated.

Purchase of a digital product grants access or use rights only. It does not transfer ownership of the intellectual property.

Unauthorised copying, reproduction, distribution, modification, resale, publication, or commercial use is not permitted.

7.11 Digital Product Principle

Digital products are supplied as access-based or delivery-based resources.

Once access has been issued or delivery has occurred, refund eligibility is generally limited because the product has already been supplied, subject to any rights that cannot be excluded under Australian Consumer Law.

SkillReady Solutions may review digital product refund requests on a case-by-case basis where appropriate, but discretionary review does not create an automatic refund entitlement.

8. No Guarantee of Outcomes

8.1 General No-Guarantee Position

SkillReady Solutions provides support, preparation, coordination, access, guidance, consultation, digital resources, and related services depending on the service selected.

SkillReady Solutions does not guarantee any particular result, decision, approval, opportunity, employment outcome, sponsorship outcome, visa outcome, migration outcome, assessment outcome, host outcome, employer outcome, or third-party outcome.

Any service provided by SkillReady Solutions is limited to the specific service described through the relevant website page, approved online form, invoice, payment link, email communication, onboarding process, product page, consultation communication, or written service communication.

8.2 Employment and Employer Outcomes

SkillReady Solutions does not guarantee:

- a. employment;
- b. job offers;
- c. interviews;
- d. employer acceptance;
- e. employer response;
- f. specific salary or employment conditions;
- g. sponsorship from an employer;
- h. ongoing employment;
- i. workplace suitability; or
- j. any recruitment or hiring decision.

Employers remain responsible for their own hiring decisions, workplace requirements, employment terms, sponsorship decisions, business priorities, and operational needs.

SkillReady Solutions may support preparation, communication, introduction, or employment-readiness activities where applicable, but employer decisions remain outside SkillReady Solutions' control.

8.3 Sponsorship, Visa and Migration Outcomes

SkillReady Solutions does not guarantee:

- a. sponsorship;
- b. visa approval;
- c. visa eligibility;
- d. migration outcome;
- e. permanent residency;

- f. government approval;
- g. nomination approval;
- h. skills assessment outcome;
- i. migration pathway availability; or
- j. any decision by a government department, migration professional, legal practitioner, employer, or assessment body.

SkillReady Solutions does not provide migration advice, legal advice, or visa application services unless expressly provided by an appropriately authorised external professional.

Clients and participants should obtain independent advice from a registered migration agent, legal practitioner, or other suitably qualified professional where required.

8.4 Host and Placement Outcomes

For the Industry Exposure Program, SkillReady Solutions does not guarantee:

- a. host acceptance;
- b. placement availability;
- c. specific host allocation;
- d. specific location;
- e. specific start date;
- f. specific schedule;
- g. specific duration;
- h. specific supervisor;
- i. host reference;
- j. employment after placement; or
- k. sponsorship after placement.

Host participation depends on operational capacity, suitability, supervisor availability, insurance, induction, safety considerations, participant suitability, and host decision-making.

Payment or enrolment does not guarantee that a specific host, workplace, schedule, or placement outcome will be available.

8.5 Assessment, Education and Training Outcomes

SkillReady Solutions does not guarantee:

- a. assessment success;
- b. qualification outcome;
- c. education provider decision;
- d. recognition of prior learning outcome;
- e. Job Ready Program outcome;
- f. skills assessment result;
- g. course completion;
- h. academic result; or
- i. any decision by an education provider, RTO, assessing authority, or government body.

Digital resources, e-books, preparation materials, consultations, or support services are intended to assist preparation and awareness only. They do not guarantee any formal assessment or education outcome.

8.6 Third-Party Services and Decisions

Some SkillReady Solutions services may involve communication, referral, introduction, coordination, or interaction with third parties.

Third parties may include:

- a. host organisations;
- b. employers;
- c. education providers;
- d. migration lawyers;
- e. registered migration agents;
- f. insurers;
- g. government departments;
- h. assessment bodies;
- i. payment providers; or
- j. other external service providers.

SkillReady Solutions is not responsible for the independent decisions, delays, refusals, advice, fees, conduct, service quality, or outcomes of third parties unless required by law.

Where a client or participant engages with a third-party provider, that third party remains responsible for their own advice, service, decision-making, and professional obligations.

8.7 Client and Participant Responsibility

Clients, participants, and customers are responsible for:

- a. reviewing service information before payment;
- b. asking questions before purchasing where unsure;
- c. providing accurate information;
- d. completing required onboarding steps;
- e. responding to reasonable communication;
- f. attending scheduled appointments where applicable;
- g. using digital resources appropriately;
- h. seeking independent professional advice where required; and
- i. understanding that outcomes may depend on individual circumstances and third-party decisions.

Failure to achieve a desired outcome does not automatically create a refund entitlement where SkillReady Solutions has supplied the relevant service, commenced service work, issued digital access, reserved consultation time, or performed administrative or coordination activity.

8.8 Service Limitation Principle

SkillReady Solutions' services are limited to the support, access, coordination, preparation, consultation, administration, or digital product described through the relevant service communication.

Unless expressly stated in writing, SkillReady Solutions does not guarantee that any service will result in a specific personal, employment, sponsorship, migration, assessment, education, placement, financial, or business outcome.

Refund requests based on expected outcomes that were not guaranteed will be assessed in accordance with this policy, the service stage, work already performed, access already issued, and any rights that cannot be excluded under Australian Consumer Law.

9. Withdrawal, Suspension and Non-Completion

9.1 Client Withdrawal

A client, participant, or customer may choose to withdraw from a service, program, consultation, digital access arrangement, or support activity.

Where withdrawal occurs after SkillReady Solutions has commenced service work, refund eligibility may be limited.

Withdrawal may include circumstances where the client, participant, or customer:

- a. changes their mind;
- b. no longer wishes to proceed;
- c. changes personal, study, employment, visa, or business plans;
- d. becomes unavailable;
- e. does not wish to continue with the selected service;
- f. does not accept available service options;
- g. stops responding to communication; or
- h. fails to complete required service steps.

Withdrawal does not automatically create a refund entitlement.

9.2 Non-Completion by Client or Participant

SkillReady Solutions may be unable to continue or complete a service where the client, participant, or customer does not complete required steps.

Non-completion may include:

- a. failure to complete onboarding requirements;
- b. failure to provide requested documents or information;
- c. failure to complete required acknowledgements;
- d. failure to respond to reasonable communication;
- e. failure to attend scheduled appointments;
- f. failure to meet program or service requirements;
- g. failure to provide accurate information;
- h. failure to comply with conduct expectations; or
- i. failure to complete access or participation steps within a reasonable timeframe.

Where non-completion occurs after SkillReady Solutions has commenced service work, fees connected with work already performed may not be refundable, subject to any rights that cannot be excluded under Australian Consumer Law.

9.3 Suspension of Services

SkillReady Solutions may suspend, pause, restrict, or delay a service where operational, payment, communication, suitability, conduct, privacy, safety, or compliance concerns arise.

Suspension may occur where:

- a. payment is incomplete, failed, reversed, or disputed;
- b. required information has not been provided;
- c. onboarding is incomplete;
- d. communication breaks down;
- e. false, misleading, or inconsistent information is provided;
- f. inappropriate conduct occurs;
- g. privacy or confidentiality concerns arise;
- h. program requirements are not met;
- i. service continuation becomes unsuitable; or
- j. third-party requirements prevent continuation.

Suspension does not automatically create a refund entitlement.

9.4 Service Discontinuation

SkillReady Solutions may discontinue a service where continuation is not practical, suitable, lawful, safe, appropriate, or consistent with the relevant service requirements.

Service discontinuation may occur where:

- a. the client or participant does not meet service requirements;
- b. required documents or information are not provided;
- c. communication is repeatedly ignored;
- d. conduct is inappropriate or unsafe;
- e. payment issues remain unresolved;
- f. the requested service is outside SkillReady Solutions' scope;
- g. third-party circumstances prevent continuation;
- h. service delivery becomes impractical; or
- i. continuation may create operational, legal, privacy, reputational, or compliance risk.

Where service discontinuation occurs after service work has commenced, refund eligibility may be limited.

9.5 Failure to Meet Eligibility or Suitability Requirements

Some SkillReady Solutions services may require the client or participant to meet eligibility, suitability, documentation, communication, or operational requirements.

SkillReady Solutions may decline, pause, restrict, or discontinue a service where the client or participant does not meet those requirements.

This may include:

- a. incomplete onboarding;
- b. unsuitable service fit;
- c. inability to verify required information;
- d. failure to satisfy program requirements;
- e. failure to satisfy insurance or safety requirements where applicable;
- f. unsuitable communication or conduct; or
- g. other operational concerns identified by SkillReady Solutions.

A decision to decline, pause, restrict, or discontinue service does not automatically create a refund entitlement.

9.6 Closure of Inactive Matters

SkillReady Solutions may close a service file, enquiry, onboarding matter, access request, consultation request, or program file where the client, participant, or customer remains inactive for a reasonable period.

Inactive matters may include situations where:

- a. communication is not responded to;
- b. required information is not provided;
- c. onboarding remains incomplete;
- d. payment remains unresolved;
- e. appointments are missed;
- f. digital access instructions are not followed; or
- g. the client does not take required next steps.

If a matter is closed due to inactivity, reinstatement may be considered at SkillReady Solutions' discretion and may be subject to updated requirements, availability, or additional fees.

9.7 Reinstatement After Withdrawal, Suspension or Closure

SkillReady Solutions may consider reinstating a service after withdrawal, suspension, discontinuation, or closure, but reinstatement is not guaranteed.

Reinstatement may depend on:

- a. service availability;
- b. updated information;
- c. updated payment status;
- d. completion of outstanding requirements;
- e. operational capacity;
- f. third-party availability;
- g. time passed since closure; and
- h. SkillReady Solutions' assessment of suitability.

SkillReady Solutions may require a new payment, updated onboarding, new access request, new consultation booking, or revised service agreement before reinstatement.

9.8 No Refund for Unused Service Due to Client Inaction

Where SkillReady Solutions has made a service, access, consultation, onboarding process, or support activity available but the client, participant, or customer does not use it, complete it, attend it, or respond to communication, refunds are generally not available.

This applies where SkillReady Solutions has reasonably provided access, reserved time, commenced work, or made service steps available.

This does not limit any rights that cannot be excluded under Australian Consumer Law.

9.9 Withdrawal and Suspension Principle

Withdrawal, suspension, discontinuation, inactivity, or non-completion will be assessed based on the service type, service stage, work already performed, access already issued,

time reserved, costs incurred, and any rights that cannot be excluded under Australia Consumer Law.

SkillReady Solutions may act reasonably to protect its operational processes, service standards, payment position, privacy obligations, and business integrity.

10. Payment Disputes, Chargebacks and Review

10.1 Payment Disputes

If a client, participant, or customer has a concern about a payment, fee, refund request, service charge, digital product purchase, consultation fee, or program payment, they should contact SkillReady Solutions directly as soon as practicable.

SkillReady Solutions will review payment concerns based on:

- a. the service or product purchased;
- b. the payment record;
- c. the service stage reached;
- d. work already commenced or completed;
- e. digital access already issued;
- f. consultation time reserved or delivered;
- g. onboarding or administrative work completed;
- h. communication records;
- i. applicable service terms; and
- j. any rights that cannot be excluded under Australian Consumer Law.

Submitting a payment concern does not automatically pause all service obligations unless SkillReady Solutions determines that a pause is required.

10.2 Chargebacks and Payment Reversals

Where a payment is reversed, disputed, charged back, cancelled, or withheld by a payment provider, SkillReady Solutions may suspend, restrict, delay, or discontinue the related service while the matter is reviewed.

This may include suspension or restriction of:

- a. digital product access;
- b. consultation services;
- c. onboarding activity;
- d. placement coordination;
- e. employment support activity;
- f. document or profile preparation;
- g. communication with hosts, employers, or third parties; or
- h. any other service connected with the disputed payment.

SkillReady Solutions may rely on service records, access records, onboarding records, email records, payment records, communication records, and system records when responding to a chargeback or payment dispute.

10.3 Contact Before Chargeback

Clients, participants, and customers are encouraged to contact SkillReady Solutions directly before lodging a chargeback, payment reversal, or payment dispute with a bank, card provider, payment processor, or third-party platform.

This allows SkillReady Solutions to:

- a. understand the concern;
- b. review the payment and service record;
- c. assess whether a refund, partial refund, credit, correction, or other resolution may be appropriate;
- d. respond to any misunderstanding; and
- e. attempt to resolve the issue fairly and efficiently.

Where a chargeback is lodged without prior communication, SkillReady Solutions may still respond through the relevant payment provider process.

10.4 Improper or Misleading Payment Disputes

SkillReady Solutions may treat a payment dispute as improper or misleading where the available records indicate that:

- a. the client authorised the payment;
- b. digital access was issued;
- c. consultation time was reserved or delivered;
- d. onboarding or administrative work commenced;

- e. service communication was provided;
- f. the client received the service or part of the service;
- g. the client changed their mind after service commencement;
- h. the dispute is inconsistent with available records; or
- i. the dispute appears to misrepresent the service provided.

Where SkillReady Solutions reasonably considers that a dispute is improper, misleading, or inconsistent with records, SkillReady Solutions may provide evidence to the relevant bank, payment provider, or dispute resolution process.

10.5 Service Suspension During Payment Review

SkillReady Solutions may suspend or delay service delivery while a payment dispute, chargeback, failed payment, reversed payment, or unresolved refund request is under review.

Suspension may continue until:

- a. the payment is confirmed;
- b. the dispute is resolved;
- c. any outstanding balance is paid;
- d. SkillReady Solutions determines whether service continuation is appropriate; or
- e. another resolution is approved by SkillReady Solutions.

Suspension during payment review does not automatically create a refund entitlement.

10.6 Outstanding Balances

Where a client, participant, or customer has an outstanding balance, SkillReady Solutions may:

- a. pause further service delivery;
- b. suspend digital access;
- c. delay onboarding or coordination;
- d. withhold further appointments or consultation activity;
- e. delay release of non-essential documents or resources;
- f. decline further service requests; or
- g. require payment before continuing.

SkillReady Solutions may also require outstanding balances to be resolved before any service is provided.

10.7 Payment Provider Fees and Costs

Where a chargeback, payment reversal, failed payment, or payment dispute results in third-party fees, bank charges, payment processor fees, administrative costs, or recovery costs, SkillReady Solutions may take those costs into account where permitted by law.

Where a refund is approved, SkillReady Solutions may deduct non-refundable payment processing fees or third-party transaction costs where permitted by law and applicable payment provider terms.

10.8 Evidence and Records

SkillReady Solutions may retain and use relevant records to respond to payment disputes, refund requests, chargebacks, or payment provider enquiries.

Relevant records may include:

- a. payment receipts;
- b. invoices;
- c. payment confirmation records;
- d. service descriptions;
- e. onboarding submissions;
- f. digital access records;
- g. consultation booking records;
- h. email communication;
- i. text or message records;
- j. service activity notes;
- k. access logs where available;
- l. delivery confirmation; and
- m. refund request records.

These records may be used for internal review, payment provider response, accounting, compliance, dispute management, or legal purposes.

10.9 Resolution Options

Where a payment concern is raised, SkillReady Solutions may consider one or more resolution options depending on the circumstances.

Possible resolution options may include:

- a. clarification of service terms;
- b. correction of an administrative error;
- c. resending digital access details;
- d. rescheduling a consultation where appropriate;
- e. providing service credit;
- f. approving a partial refund;
- g. approving a full refund where legally required or appropriate;
- h. continuing the service after payment confirmation;
- i. closing the service file; or
- j. declining the refund request.

Any resolution is subject to SkillReady Solutions' review and any rights that cannot be excluded under Australian Consumer Law.

10.10 Payment Dispute Principle

Payment disputes and chargebacks will be reviewed based on available records, service stage, work already completed, access already issued, time reserved, third-party costs incurred, and applicable legal requirements.

SkillReady Solutions may act reasonably to protect its payment position, operational integrity, digital access systems, administrative work, and business records.

11. Discretionary Refunds, Review and Version Control

11.1 Discretionary Refund Review

SkillReady Solutions may consider refund requests on a case-by-case basis.

A discretionary refund, partial refund, credit, service adjustment, access extension, or alternative resolution may be considered where SkillReady Solutions determines it is fair, reasonable, or operationally appropriate.

Discretionary review may consider:

- a. the type of service or product purchased;
- b. the stage of service delivery;
- c. whether work has commenced;
- d. whether digital access has been issued;
- e. whether consultation time was reserved or delivered;
- f. whether onboarding or administrative work has commenced;
- g. whether third-party communication or coordination has occurred;
- h. whether the client provided required information;
- i. whether the client responded to reasonable communication;
- j. whether any costs were incurred by SkillReady Solutions;
- k. whether any external or third-party costs apply; and
- l. any rights that cannot be excluded under Australian Consumer Law.

Discretionary refunds are not automatic.

11.2 No Automatic Entitlement From Previous Decisions

If SkillReady Solutions approves a discretionary refund, partial refund, credit, goodwill adjustment, rescheduling arrangement, access extension, or service adjustment in one case, this does not create an automatic entitlement for other clients, customers, participants, products, services, or future situations.

Each matter will be reviewed based on its own facts, service stage, records, and applicable legal requirements.

11.3 Management Approval

Refunds, partial refunds, credits, goodwill adjustments, fee waivers, access extensions, or service adjustments must be approved by SkillReady Solutions management.

Contractors, representatives, administrative personnel, support personnel, or third-party service providers must not promise, approve, or imply refund approval unless authorised by SkillReady Solutions management.

Any refund communication must remain professional, accurate, and consistent with this policy.

11.4 Records of Refund Requests

SkillReady Solutions may retain records relating to refund requests, payment disputes, service concerns, chargebacks, cancellations, withdrawals, and discretionary reviews.

Records may include:

- a. refund request emails or messages;
- b. payment records;
- c. invoices or receipts;
- d. service notes;
- e. onboarding records;
- f. digital access records;
- g. consultation booking records;
- h. communication history;
- i. management review notes;
- j. refund decision records; and
- k. payment provider correspondence.

These records may be retained for business, accounting, compliance, dispute management, operational, or legal purposes.

11.5 Policy Updates

SkillReady Solutions may update, amend, replace, or withdraw this policy from time to time.

Updates may occur due to changes in:

- a. services;
- b. digital products;
- c. payment methods;
- d. operational processes;
- e. pricing structures;

- f. onboarding processes;
- g. website content;
- h. legal requirements;
- i. consumer law requirements;
- j. third-party payment provider requirements; or
- k. business operations.

The current version of this policy will apply from its effective date unless replaced by a newer version.

11.6 Version Control

SkillReady Solutions should maintain version control for this policy.

Version	Date Issued	Summary of Change	Reviewed By	Approved By
1.0	27 May 2026	Initial Refund & Service Terms Policy created	Skillready solutions Pty Ltd	Skillready solutions Pty Ltd

11.7 Final Policy Statement

This Refund & Service Terms Policy is a public-facing service policy of SkillReady Solutions Pty Ltd.

It is designed to provide clear guidance about payments, refunds, service commencement, digital product access, consultations, program terms, withdrawal, non-completion, payment disputes, and no-guarantee conditions.

SkillReady Solutions aims to provide services professionally, transparently, and consistently. However, refund eligibility depends on the service type, service stage, work already performed, access already issued, time reserved, costs incurred, client cooperation, and any rights that cannot be excluded under Australian Consumer Law.

SkillReady Solutions may review refund requests on a case-by-case basis, but discretionary review does not create an automatic refund entitlement.