

SMA Student Transfer and Refund Policy

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Why this policy exists

This policy explains when you can transfer to another course date or receive a refund, and why certain limits apply. Once a course begins, Sports Medicine Australia (SMA) has already committed trainers, venues, and other resources and has reserved a place for you that another student might otherwise have taken. Our aim is to be fair while ensuring courses can run reliably for everyone.

How to request a transfer or refund

All requests for transfers or refunds must be made in writing to safersport@sma.org.au.

Course transfers

You may request one (1) free transfer to a different course date.

Course transfer requests must be received no later than five (5) business days before the scheduled course start date. Transfer requests received within five (5) business days are subject to a \$25 administration fee, unless a transfer is granted on compassionate grounds.

Once a transfer has been completed, failure to attend the rescheduled course will result in forfeiture of your course fees. A transfer must be made to a course within 6 months of the original course date.

Refunds

Refund outcomes depend on whether the course is cancelled by SMA or you withdraw.

If SMA cancels a course

SMA may cancel the course due to enrolment numbers, operational constraints, or safety considerations. If SMA cancels a scheduled course, you may choose:

- A full refund of your course fees, or
- A transfer to another available course at no additional cost.

If you withdraw before the course starts

If you notify SMA in writing that you wish to withdraw before the course begins and before accessing course materials, the following refund will apply:

- Five (5) or more business days before the course: Full refund of course fees.
- Between two (2) and four (4) business days before the course: 50% refund of course fees
- Less than two (2) business days before the course: no refund.

The refund amount reflects the point at which SMA has already committed trainers, venues, and course resources that cannot be recovered or reallocated at short notice.

Once a course has started

Once a course has started, refunds are not provided.

A course is considered started when you begin the online learning component, including accessing course modules, lessons, or assessments beyond the initial login to the student portal.

At this point, SMA has delivered access to course content and learning materials, which cannot be withdrawn once accessed.

Compassionate grounds

If circumstances outside your control (such as illness, injury, or significant personal hardship) prevent you from attending or continuing with a course, you may request consideration on compassionate grounds.

Requests are reviewed on a case-by-case basis by SMA Management. Supporting information may be requested.

No prior notice

If you do not provide any notice and do not attend your course, course fees will be forfeited. In recognition that unexpected situations can occur, SMA may, on compassionate grounds, approve one (1) transfer to a future course at no additional cost, subject to a case-by-case review of the circumstances and course availability.

Statements of Attainment and qualifications

Statements of Attainment or qualifications will only be issued once all course and/or transfer fees have been paid in full.

If SMA stops delivering a course

If SMA stops delivering a course and you have paid your enrolment fee but have not yet started training or assessment, you will receive a full refund.

Refund processing

Approved refunds are processed within ten (10) business days once eligibility has been confirmed. Please allow additional time for funds to appear in your account, depending on your bank.

Australian Consumer Law

This policy operates alongside your rights under Australian Consumer Law and does not limit or exclude those rights.

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