

Owner Builder Institute

Fees, Charges and Refund Policy

1. Purpose

This policy explains how Owner Builder Institute (OBI) manages fees, charges, cancellations, withdrawals, transfers, and refunds for participants enrolled in OBI non-accredited short courses.

It is designed to ensure participants receive clear and accurate information before enrolment and that fee and refund decisions are handled fairly, consistently, and in line with OBI's published non-accredited course documents and Australian Consumer Law.

2. Scope

This policy applies to all non-accredited short courses delivered by Owner Builder Institute, including self-paced online courses, live virtual sessions, and face-to-face workshops where offered.

It applies to participants who pay their own fees, as well as enrolments paid for by an employer or another approved third party.

3. Status of Courses

Owner Builder Institute currently delivers non-accredited short courses only and is not currently a Registered Training Organisation (RTO).

Unless expressly stated otherwise in writing, OBI courses do not lead to a nationally recognised qualification, Statement of Attainment, or certification issued under the Australian Qualifications Framework, and successful participants receive a Certificate of Completion issued by OBI.

4. Definitions

Term	Definition
Course fee	The published price payable for a participant's selected non-accredited course.
Additional charge	Any separately disclosed fee approved by OBI for an extension, replacement certificate, payment plan administration, or another participant service.

Cooling-off period	The voluntary 7-day period from the date of enrolment for eligible online course purchases, subject to the conditions in this policy.
Course commencement	For online courses, the date and time the participant first deliberately accesses the course modules or learning content; for face-to-face or live virtual sessions, the scheduled start date and time of the relevant session.
Refund	The return of all or part of fees paid, where approved under this policy or required by law.
Participant	A person enrolled, or seeking enrolment, in an OBI non-accredited course.

5. Policy Principles

OBI is committed to providing clear information about course fees, payment obligations, access duration, cancellation arrangements, and refund conditions before enrolment is completed.

Nothing in this policy limits or excludes any rights a participant may have under the Australian Consumer Law.

6. Fees and Charges

Course fees are published on the OBI website before enrolment and are confirmed at the time of application or checkout.

Fees may vary between courses depending on the course content, delivery mode, duration, and any course-specific inclusions published by OBI.

Fees are payable at the time of enrolment unless OBI has approved a written payment arrangement.

Accepted payment methods will be advised at enrolment or at checkout.

Where a written payment arrangement has been approved, the participant must make payments in accordance with that arrangement.

OBI may suspend access to course materials or withhold the issue of a Certificate of Completion where fees remain unpaid, subject to applicable law.

OBI will not charge a participant a fee that has not been disclosed in advance, unless the participant has agreed to that fee in writing.

7. Additional Charges

OBI may apply additional charges only where they are clearly disclosed before the participant agrees to the relevant service.

Additional charges may include an approved extension fee, a replacement certificate fee, or an administrative fee associated with a special payment arrangement or other optional participant service.

Where no additional charge is disclosed, the published course fee is taken to include the standard digital course materials and normal course administration for that enrolment.

8. Cooling-Off Period

OBI offers a 7-day cooling-off period from the date of enrolment for eligible online course purchases.

If a participant cancels within the 7-day cooling-off period and has not yet logged into the course portal, OBI will provide a refund less a \$50 administration fee to cover transaction and platform costs.

The cooling-off period ends immediately once the participant logs into the course portal or otherwise commences the course.

Nothing in this cooling-off period affects any rights a participant may have under the Australian Consumer Law.

9. Cancellations, Withdrawals and Transfers

If a participant wishes to cancel or withdraw from a course, they must notify OBI in writing as soon as possible.

Refund eligibility will depend on when the cancellation occurs, whether the course has commenced, whether the course portal has been accessed, and whether course materials or services have already been provided.

Where appropriate, OBI may offer a transfer to another intake, session, or course access period instead of a refund.

Transfer requests are considered at OBI's discretion, taking into account course structure, timing, availability, and whether substantial course access or participation has already occurred.

10. Refunds

The following table sets out OBI's general refund position for non-accredited short courses.

Circumstance	Refund Position
Participant cancels within 7 days of enrolment and has not logged into the course portal.	Refund less a \$50 administration fee.
Participant cancels before course commencement and before accessing the course portal or learning content, outside the cooling-off period.	OBI may approve a full or partial refund, taking into account transaction costs and administration already incurred.
Participant cancels after course commencement or after deliberately	Refunds are generally not available, unless required under Australian Consumer Law or otherwise approved by OBI in exceptional circumstances.

accessing the course portal or learning content.	
Participant stops participating after commencement or abandons the course.	No refund is normally payable.
OBI cancels a course.	The participant will be offered either a transfer to an alternative session or a full refund of fees paid.
OBI makes a material change that adversely affects the participant.	OBI will use reasonable efforts to offer an appropriate remedy, which may include transfer, rescheduled access, partial refund, or full refund depending on the circumstances.
Major failure or other non-excludable consumer right under Australian Consumer Law.	Refunds, replacements, or other remedies will be provided as required by law.

Approved refunds will normally be processed within 14 business days to the original payment method.

11. Exceptional Circumstances

OBI may, at its discretion, consider a partial or full refund, course transfer, or extension where there are compassionate, medical, or other serious exceptional circumstances supported by relevant information.

A decision under this clause will consider the circumstances of the request, the extent of course access already provided, administrative and platform costs already incurred, and whether a transfer or extension would be a fairer outcome than a refund.

12. Extensions and Access Periods

Unless otherwise stated in the relevant course information, each enrolment provides access to the course for 12 months from the course commencement date.

Extensions beyond the standard access period may be available on request and may be subject to an additional fee if this has been disclosed by OBI before the extension is accepted.

As a general guide, three months of no course activity may be treated as course abandonment unless an extension has been approved.

13. Procedure for Refund Requests

A participant seeking a refund, withdrawal, or transfer must submit the request in writing to admin@ownerbuilderinstitute.com.au and include sufficient details for OBI to identify the enrolment and assess the request.

OBI will review the request against this policy, the participant's enrolment records, the date of course commencement, and any relevant supporting information provided.

OBI will advise the participant of the outcome in writing within a reasonable timeframe and, where a refund is approved, process the refund to the original payment method within the timeframe stated in this policy.

14. Records and Administration

OBI will maintain records of published fees, payment arrangements, refunds, transfers, cancellations, and related correspondence for administration, financial management, and participant support purposes.

Any personal information collected or used in administering fees, charges, or refunds will be handled in accordance with OBI's Privacy Policy.

15. Complaints

If a participant is dissatisfied with a fees, charges, cancellation, transfer, or refund decision, they may raise the matter with OBI in accordance with OBI's complaints and appeals processes.

OBI aims to manage complaints fairly, confidentially, and promptly, and will acknowledge formal complaints within 5 business days and aim to resolve them within 20 business days.

Participants may also seek external advice or assistance through the relevant consumer protection authority in their state or territory.

16. Related Documents

- Participant Handbook – Non-Accredited Courses.
- Student Enrolment Terms and Conditions.
- Privacy Policy.
- Privacy Collection Notice.
- Any course-specific information published on the OBI website.

17. Policy Review

This policy will be reviewed at least annually or earlier if OBI's course delivery model, fees, website terms, or legal obligations change.

This version is intended for use while OBI is delivering non-accredited courses and is not yet operating as an RTO.