



## Refund Policy

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## 1. Purpose

This policy outlines the conditions under which refunds may be provided for:

- Membership and participation fees
- Event or programme fees
- Uniforms and apparel purchased through MSCA or any affiliated sub-committee

This ensures fairness, transparency, and responsible financial management aligned with our values of manaakitanga and rangatiratanga.

## 2. General Principles

MSCA acknowledges that circumstances may change. Refund requests will be considered respectfully and fairly, taking into account:

- Costs already incurred by MSCA
- Timing of the withdrawal
- Individual circumstances

All decisions will aim to uphold mana and integrity for all parties.

**Note:** Any costs/fees paid to Sydney Junior Rugby union via Rugby Explorer cannot be refunded via MSCA. These costs/fees are charged directly by Sydney Junior Rugby Union and are not associated with MSCA

## 3. Fees (Membership, Apparel)

### 3.1 Full Refunds

A full refund may be provided where:

- The request is made before any apparel is ordered
- No costs have yet been incurred on behalf of the participant



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## 3.2 Partial Refund

A partial refund may be considered where:

- The participant withdraws after trials, but before any orders are placed
- Costs have already been committed (e.g., uniform order) but there is a possibility the order can be re-sold to another participant

The refundable amount will be:

- Total fees paid minus any non-recoverable costs

## 3.3 No Refunds

Refunds will generally not be provided where:

- The participant withdraws midway or after acceptance of a position within a team
- The participant is suspended or removed for breach of the Code of Ethical Conduct
- The participant changes their mind after commitments have been made
- The participant elects to join another squad

## 3.4 Exceptional Circumstances

Refunds (full or partial) may be considered in exceptional situations, including:

- Injury or medical condition (medical certificate may be required)
- Family hardship or compassionate grounds

These may be reviewed on a case-by-case basis with care and discretion.

## 4. Uniforms and Apparel

### 4.1 Custom or Made-to-Order Items

- Uniforms that are customised or made to order (e.g., team jerseys with names/numbers) are non-refundable, unless:
  - The item is faulty, incorrect, or damaged upon arrival



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## 4.2 Standard Items

Refunds or exchanges may be considered if:

- The item is unused, unworn and in original condition and packaging
- The request is made within 2-5 business days of collection/delivery

Faulty or Incorrect Items

MSCA will provide:

- Replacement, repair, or refund where items are faulty or incorrect

Issues must be raised within 2-5 business days of receiving the item

## 5. Cancellation by MSCA

If MSCA cancels a programme, event, or other reason:

- A full or partial refund will be provided, depending on costs already incurred

## 6. Refund Process

### 6.1 Requesting a Refund

All refund requests must:

- Be submitted in writing using the MSCA Refund Request Form
- Email must be addressed to: **admin@maorisca.com.au**
- Must include
  - Participant name
  - Details of Payment
  - Requestor EFT Details (no cash refunds permitted)
  - Reason for request



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## 6.2 Assessment

- Refund Request Applications will be reviewed by the MSCA Executive Committee
- Decisions will consider fairness, consistency and financial impact

## 6.3 Timeframe

- Applicants will be advised of the outcome within 3-5 business days of receiving a completed application form
- Approved refunds will be processed via Electronic Funds Transfers (EFT) only

## 7. Discretion and Tikanga-Based Approach

MSCA retains the right to apply discretion and, where appropriate, use a tikanga-based, compassionate approach when considering refund requests, particularly where wellbeing or hardship is involved.

## 8. Review

This policy will be reviewed regularly to ensure it remains fair, sustainable, and aligned with MSCA values



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## 9. MSCA Refund Request Application

### 1. Applicant Details

|                                 |  |
|---------------------------------|--|
| Full Name                       |  |
| Participant Name (if different) |  |
| Date of Request                 |  |
| Contact Number                  |  |
| Email Address                   |  |

### 2. Payment Details

|                     |                          |                                         |
|---------------------|--------------------------|-----------------------------------------|
| Membership Fee      | <input type="checkbox"/> |                                         |
| Registration Fee    | <input type="checkbox"/> |                                         |
| Event/Programme Fee | <input type="checkbox"/> |                                         |
| Uniform/Apparel     | <input type="checkbox"/> |                                         |
| Other               | <input type="checkbox"/> | (Include the reason in the space below) |
| Amount Paid         | \$                       |                                         |
| Date Paid           | \$                       |                                         |
| Payment Method      |                          |                                         |

### 3. Reason for Refund Request

|              |                          |               |                          |
|--------------|--------------------------|---------------|--------------------------|
| Injury       | <input type="checkbox"/> | Affordability | <input type="checkbox"/> |
| Not Selected | <input type="checkbox"/> | Complaint     | <input type="checkbox"/> |
| Other        | <input type="checkbox"/> |               |                          |

### 4. Supporting Information

|                     |                          |  |
|---------------------|--------------------------|--|
| Medical Certificate | <input type="checkbox"/> |  |
| Receipt of Payment  | <input type="checkbox"/> |  |
| Other               | <input type="checkbox"/> |  |



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## 5. Applicant Declaration

I confirm that the information provided is true and correct. I understand that this request will be assessed in accordance with the MSCA Refund Policy and that approval is **not guaranteed**.

|           |  |
|-----------|--|
| Name      |  |
| Signature |  |
| Date      |  |

## 6. Committee Use Only

|               |  |
|---------------|--|
| Date Received |  |
| Received By   |  |
| Role          |  |

## 7. Decision

|                           |                          |     |                          |    |
|---------------------------|--------------------------|-----|--------------------------|----|
| Approved – Full Refund    | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| Approved – Partial Refund | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| Declined                  | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |

## 8. Refund Details (if approved)

|                       |    |
|-----------------------|----|
| Amount to be Refunded | \$ |
| Reason for Approval   |    |

## 9. Reason for Decline (mandatory)

|  |
|--|
|  |
|  |

## 10. Committee Sign Off

|           |  |
|-----------|--|
| Name      |  |
| Role      |  |
| Signature |  |
| Date      |  |



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## 10. Legislative and Best Practices References

This policy has been developed in accordance with:

### Legislative References

- Competition and Consumer Act 2010 (Cth) – Schedule 2 (Australian Consumer Law)

Under ACL:

All goods and services must:

- Be of acceptable quality
- Be fit for purpose
- Match descriptions or representations made

If goods or services do not meet these guarantees consumers are entitled to a remedy including:

- Refund
- Replacement
- Repair or compensation
- Not For Profit cannot deny or limit consumer rights through policies such as "No Refunds"

### Best Practices

- NSW Fair Trading Administers ACL protections

MSCA (sports and cultural not for profit) must adhere to the ACL when supplying goods or services to the community:

- Fees, memberships, event registrations, and services comply with ACL requirements
- Refund decisions do not override consumer guarantees
- All terms relating to refunds are clear, fair and transparent