SyncSkills Payment Plan Policy

1. Introduction

1.1 This Payment Plan Policy ("Policy") applies to all courses, workshops, bootcamps, and training programs ("Programs") offered by SyncSkills.
1.2 By enrolling in a Program under a payment plan, you agree to the obligations in this Policy, in addition to the **SyncSkills Terms and Conditions**.
1.3 This Policy is designed to provide clarity while protecting SyncSkills from payment defaults and administrative costs.

2. Payment Plan Commitments

2.1 By selecting a payment plan, you agree to pay the **full Program fee** in instalments as scheduled.
2.2 Enrolment is a commitment to the full amount, regardless of whether you complete or attend the Program.
2.3 Early withdrawal or non-participation does not release you from payment obligations.

3. Payment Methods

3.1 Payments are processed automatically through card, AU BECS Direct Debit, or other approved methods.
3.2 By providing your details, you authorise SyncSkills (and its payment processors such as Stripe) to debit your account on the agreed dates.
3.3 You must ensure that your account or card has sufficient funds available on each due date.

4. Failed Payments and Dishonour Fees

4.1 If a payment fails (including due to insufficient funds, expired card, or incorrect details), SyncSkills may:

- Re-attempt the debit on subsequent business days
- Apply a **Failed Payment (Dishonour) Fee of AUD $12** per failed transaction; and
- Suspend your access to Services until payment and fees are cleared.

4.2 All dishonour fees are payable in addition to the outstanding balance.
4.3 Repeated dishonours (two or more) may result in:

- Termination of access to Programs; and

- **Acceleration** of all outstanding instalments, making them immediately due and payable in full.

5. Late Payments and Recovery

5.1 Overdue balances may attract late fees and/or interest at **1.5% per month** (or the maximum allowable rate).
5.2 If payment remains outstanding, SyncSkills may refer the debt to a collection agency. You agree to reimburse all recovery costs, including collection fees and legal expenses.
5.3 SyncSkills may also withhold certificates, completion records, or access to course materials until all balances are cleared.

6. Refunds and Cancellations

6.1 Refunds are strictly governed by the **Refund Policy** within this document and the Terms & Conditions.
6.2 For self-paced courses, a refund request must be made within **7 calendar days** of purchase, subject to conditions.
6.3 Live training, workshops, and bootcamps are **non-refundable** once classes commence.
6.4 If SyncSkills cancels a Program, participants will be offered a full refund or transfer to a future session.

7. No Chargebacks

7.1 You agree not to initiate chargebacks or disputes through your bank or card provider for payments made under this Policy.
7.2 If you initiate a chargeback in breach of this clause, you remain liable for:

- The original Program fee;

- Dishonour fees; and

- Any legal or administrative costs incurred in recovering the debt.

8. Modifications to Plan Dates

8.1 A one-time rescheduling of a payment date may be requested in writing at least **5 business days** before the due date. Approval is at SyncSkills' sole discretion.
8.2 Additional rescheduling requests may incur an administrative fee.

9. Force Majeure

9.1 SyncSkills is not liable for delays in processing or program delivery caused by events beyond its reasonable control, including bank failures, system outages, or natural disasters.

10. Amendments

10.1 SyncSkills reserves the right to amend this Policy at any time. Changes will be effective upon posting to our website.

10.2 Continued participation in a Program after amendments constitutes acceptance of the updated Policy.

11. Contact Information

For payment queries, please contact: **operations@syncskills.com.au**