

Refund of fees

1. Where the service provided to you has a minor problem, including, but not limited to, issues with software on IB Hub's end, tutor no-show, minor insufficiencies in teaching quality, etc., IB Hub will offer credit for that session, or part of that session, which we deem reasonable to compensate for that minor problem within fourteen (14) days of written notice by you regarding the issue.
2. Factors which will not be "major problems" under our refund policy includes, but are not limited to:
 - a. Change of tutors
 - b. Minor insufficiencies in teaching qualities where an alternative tutor and/or
 - c. Tutor no-shows, although credit will be provided in this case, unless unadvised and consistent
 - d. Change of mind refunds
 - e. Failure to use tutoring credits
3. For the avoidance of doubt, "minor problem" and "major problem" has the same meaning as in the *Australian Consumer Law*.
4. Credit for pre-paid tutoring packages are not refundable unless a "major problem" has occurred.
5. Credit for pre-paid tutoring packages cannot be refunded due to:
 - a. Change of tutors
 - b. Minor insufficiencies in teaching qualities where an alternative tutor and/or
 - c. Tutor no-shows, although credit will be provided in this case, unless unadvised and consistent
 - d. Change of mind refunds
 - e. Failure to use tutoring credits
 - f. Failure of student to schedule sessions
6. You may request a partial refund of unused tutoring credit. The eligible refund will be the total payments made less the value of used sessions at the full-priced "Pay As You Learn" amount as on IB Hub's website or price list at the time of refund.
7. Refunds may take up to 14 business days to process upon written request to IB Hub. It may take an additional 5-10 business days to reach your bank from our payment provider, we will provide you with receipts and/or the relevant tracking information for your records.
8. All refund requests **must** be in writing to sean.taylor@ibhub.com.au, no other means of communication will be accepted.