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1. CPA Australia Merchandise Returns and Refund Policy

CPA Australia wants you to be satisfied with your merchandise purchase. This Policy explains how returns and refunds are managed in accordance with our obligations under the Australian Consumer Law (**ACL**) as outlined in Schedule 2 of the *Competition and Consumer Act 2010*. If you have purchased a merchandise product from CPA Australia and it does not meet your expectations under the ACL, CPA Australia agrees to provide a remedy in accordance with the terms outlined in this Policy.

This Policy covers all merchandise products purchased from CPA Australia — whether online through the CPA Australia Merchandise Store (**Store**) (operated by our fulfilment partner, Finsbury Green, and accessible via the CPA Australia website), in person at our offices, or at CPA Australia events. We currently dispatch merchandise within Australia only.

For details on CPA Australia's commitment to comply with privacy laws, see the Privacy Policy here.

2. Third-Party Platform and Fulfilment

The Store is hosted on a third-party platform operated by Finsbury Green, one of CPA Australia's approved suppliers and our fulfilment partner. Finsbury Green operates and manages the Store, processes orders, payments, returns and refunds, arranges the delivery of merchandise, and provides customer support, on behalf of CPA Australia.

When you purchase through the Store, your purchase is made from CPA Australia and this Policy applies to that purchase in full. CPA Australia remains the supplier of all merchandise for the purposes of the ACL, and your consumer guarantee rights under the ACL are enforceable against CPA Australia.

Finsbury Green, as CPA Australia's authorised fulfilment partner, will receive and administer claims for repair, replacement or refund in relation to products purchased through the Store, including communicating with consumers and processing approved refunds.

CPA Australia remains responsible for assessing and determining all claims under this Policy and the ACL.

Nothing in this Policy limits any right or remedy you may have against Finsbury Green under a separate agreement with Finsbury Green. For the avoidance of doubt, your consumer guarantee rights under the ACL apply to your purchase from CPA Australia as the supplier, and are enforceable against CPA Australia.

3. Policy Statement

All merchandise products supplied by CPA Australia are governed by the ACL. CPA Australia is committed to compliance with the ACL and will consistently manage, monitor and review compliance with the ACL.

Under the ACL, as a consumer, you are entitled to a remedy, which may include a repair, replacement or refund if a product you buy fails to meet the consumer guarantees set out in the ACL.

The Policy is designed to complement your rights under the ACL and does not seek to exclude, restrict or replace any consumer guarantees provided by the ACL, related regulations, or other legal requirements.

4. Change of Mind

CPA Australia does not offer refunds or exchanges for merchandise products due to change of mind. All purchases are considered final unless the product is faulty or does not meet consumer guarantees under the ACL.

5. Consumer Guarantees

Our goods come with guarantees that cannot be excluded under the ACL. You are entitled to a replacement or refund for a major failure and compensation for any other reasonably foreseeable loss or damage. You are also entitled to have the goods repaired or replaced if the goods fail to be of acceptable quality and the failure does not amount to a major failure.

All CPA Australia products come with consumer guarantees that cannot be excluded under the ACL. Where a product fails to meet those guarantees, we will provide an appropriate remedy (being a refund, repair, or replacement) depending on how serious the problem is.

If the problem is serious (a 'major failure'), you can choose whether you would like a replacement or a full refund. If the problem is less serious, we may repair the product, replace it, or provide a refund within a reasonable time.

You are entitled to recover damages for any reasonably foreseeable loss or damage suffered because of CPA Australia's failure to comply with a consumer guarantee under the ACL.

You are not entitled to a repair, replacement or refund for any damage or defect that is not attributable to CPA Australia's failure to comply with a consumer guarantee at the time of supply. This includes damage or defects caused by the consumer's own misuse or carelessness.

CPA Australia will require a proof of purchase before providing you with a remedy under the ACL. A receipt, bank statement or copy of the order confirmation will constitute acceptable proof of purchase.

The ACL consumer guarantees are not limited by CPA Australia's change of mind policy.

For further information about consumer guarantees and remedies available to you pursuant to the ACL, please visit www.accc.gov.au.

6. Limitation of Liability

CPA Australia takes reasonable care to ensure that product information and descriptions are accurate. However, CPA Australia does not warrant that such information is free from error in all respects.

Subject to the consumer guarantees described above, and to the extent permitted by law, CPA Australia is not liable for any loss, damage or expense arising from your purchase or use of our merchandise products, except where that loss or damage is caused by our fraud, negligence, or other wrongful act or omission.

Nothing in this clause takes away or limits any consumer guarantee or remedy you are entitled to under the ACL. This limitation of liability applies only to the extent it is consistent with your rights under the ACL.

7. Data Retention

CPA Australia may retain data collected through consumer purchases for as long as necessary to fulfil the purposes for which it was collected, or as required to comply with legal or regulatory obligations (such as tax, accounting, or record-keeping requirements). Where data is no longer required, CPA Australia will take reasonable steps to securely delete or anonymise personal data, in accordance with our Privacy Policy and applicable laws.

Personal information collected through the Store, including information provided when creating an account or placing an order, may be collected, stored and processed on CPA Australia's behalf by Finsbury Green. Finsbury Green is engaged by CPA Australia to operate and manage the Store, process orders, payments, returns and refunds, arrange delivery of merchandise, and

provide customer support. CPA Australia requires Finsbury Green to handle personal information in accordance with applicable privacy laws and appropriate privacy and security obligations.

Some personal data may be processed and retained by third-party service providers, such as Stripe (third party payment platform) or Finsbury Green, in accordance with their own legal obligations and privacy policies. Consumers may have rights to access, correct, or request deletion of their personal data. For more information, or to exercise these rights, please refer to our Privacy Policy or contact us directly. Requests regarding data processed by Stripe may need to be directed to Stripe, whose privacy notice is available at https://stripe.com/au/privacy.

If you wish to access, correct or request deletion of personal information collected through the Store, please contact CPA Australia directly. CPA Australia will liaise with Finsbury Green as necessary to respond to your request.

8. Variation of Policy

CPA Australia may update this Policy from time to time. Where CPA Australia makes a material change to this Policy, it will publish the updated Policy on its website prior to the change taking effect and, where practicable, notify affected consumers by notice at the point of sale.

Any change to this Policy applies only to purchases made on or after the date the updated Policy takes effect. The version of this Policy in force at the time of your purchase will continue to govern your rights in respect of that purchase.

No change to this Policy will reduce, alter or limit your rights under the ACL.

9. Freight and Delivery

Our fulfilment partner, Finsbury Green, will take reasonable care to pack your order securely and dispatch it within the estimated delivery timeframe.

Delivery timeframes are estimates only. Delays may occur due to courier availability, public holidays, circumstances beyond our control, or incorrect delivery details provided by you.

We are not responsible for failed, delayed or lost deliveries caused by incorrect or incomplete delivery details you have provided, your unavailability to accept delivery, your refusal to accept delivery, or any other act or omission on your part.

Where a delivery issue is caused by CPA Australia, Finsbury Green, or their authorised suppliers, CPA Australia will assess the issue and determine the appropriate remedy in accordance with this Policy and the ACL.

10. Refund Method

Where you are entitled to a refund under this Policy or the ACL, the refund will be processed to the original payment method used at the time of purchase. Where your purchase was made through the Store, Finsbury Green will arrange for the refund to be processed through that platform. CPA Australia will not satisfy a refund obligation by issuing store credit alone.

CPA Australia and Finsbury Green will endeavour to process all refunds within 14 business days of approving the refund request. Processing times may vary depending on your financial institution.

If you elect to receive a replacement in the case of a major failure under the ACL, or if a replacement is offered in the event of a non-major failure, replacement merchandise of the same type and of a similar value will be provided subject to availability. If replacement merchandise is not reasonably available, a refund will be provided. In the event that you are entitled to a repair or replacement under this Policy, you are responsible for returning products

that can reasonably be posted or returned in person. You will be advised of the appropriate return address when you are notified of the outcome of your claim.

11. How to Make a Claim

If you reasonably believe that a merchandise product purchased from CPA Australia does not comply with a consumer guarantee under the ACL, you may submit a claim using the following contact details:

Email: cpamerchandise@finsbury.com.au

This inbox is managed by Finsbury Green, which handles customer service enquiries, returns and refund requests on CPA Australia's behalf.

When submitting a claim, please provide the following details:

a) your name and contact details;

b) order confirmation email or receipt;

c) description of the issue with the product; and

d) photographs of the defect or damage (where applicable).

Claims will be assessed as soon as reasonably practicable in accordance with this Policy. Where a claim is submitted to or received by Finsbury Green, it will be referred to CPA Australia for assessment and determination. We may request that you return the product for inspection before determining the appropriate remedy.

Claims should be submitted as soon as reasonably practicable after becoming aware of a defect or issue with a merchandise product. If you are not satisfied with the outcome of your claim, you may contact the Australian Competition and Consumer Commission (ACCC) at www.accc.gov.au or your relevant state or territory consumer protection agency for further guidance.

12. Governing Law

This Policy is governed by the laws of Victoria, Australia. Any disputes arising in connection with this Policy or your purchase of CPA Australia merchandise products are subject to the non-exclusive jurisdiction of the courts of Victoria, without limiting any rights you may have under the ACL or other applicable consumer protection legislation.