

FIN-T2-REF-02

REFUND POLICY

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Document Name	FIN-T2-REF-02 – Refund Policy

1. Introduction

- 1.1 MSF Australia (MSFA) and MSF New Zealand (MSFNZ) are sometimes requested by supporters to refund a donation.
- 1.2 MSF Australia and MSF New Zealand occasionally themselves discover an error or variance to our Gift Acceptance process and will proactively undertake a refund.
- 1.3 On rare occasions where MSF Australia or MSF New Zealand is unable to spend a donation in the manner intended by the supporter, and no re-direction is possible, a refund will also be made.

2. Purpose

- 2.1 The purpose of this Policy is to:
 - (a) Inform MSFA and MSFNZ's handling, consideration and decision making in relation to refund requests.
 - (b) Provide guiding principles and escalation methods to ensure a transparent and robust refund process.

3. Scope

- 3.1** The policy covers all refund requests made by supporters to MSFA and MSFNZ. It does not cover refunds proactively made by MSFA or MSFNZ as a result of the discovery of an error, or made directly by third parties such as credit card providers, paypal or banks.
- 3.2** This policy covers all staff involved in the refund process, from discussions with supporters, making decisions, and implementing the actual refund.

4. Policy

- 4.1** Any request for refund of donations already made to MSFA or MSFNZ by a supporter will be considered and determined on a case-by-case basis.
- 4.2** MSF will not refund past the previous tax year, unless there are special circumstances that are agreed with the Supporter Relations Manager and/or the Head of Fundraising.

5. Responsibilities

- 5.1** **Supporter Relations** team will be responsible for receiving the initial request for refund (unless the supporter is a Mid / Major value donor or a Corporate donor in which case the relevant fundraising team member would be the first point of contact).

5.2 Refunds will be approved in line with following delegations

Credit cards

- (a)** **Supporter Relations Officer** Self approve $\geq \$100$
- (b)** **SR Assistant Manager** $> \$500$ and $\leq \$1000$
- (c)** **SR / Finance Manager** $> \$1000$ and $\leq \$5000$
- (d)** **Head of Department** $> \$5000$

Bank Transfers

- (e)** **SR Assistant Manager** $\leq \$1000$
- (f)** **SR / Finance Manager** $> \$1000$ and $\leq \$5000$
- (g)** **Head of Department** $> \$5000$

Where there are multiple refunds requested for same donor totalling more than \$100 the agent must as a business process **escalate** to the Assistant Manager for approval.

- 5.3** **Head of Fundraising and/or Director of Business Operations** will be responsible for discussing any cases which may not be straightforward or are over \$10k and will provide guidance and a final decision in the event that there is no clear resolution or in the event of escalation.
- 5.4** **Supporter Relations** team will be responsible for undertaking the refund for credit card and direct deposits within the CRM.

6. Implementation

- 6.1** Principles to be followed in deciding whether to make a refund are:

- (a) Extent to which MSFA and MSFNZ and its agents are at fault
 - (b) Whether a supporter's banking details were fraudulently obtained and used
 - (c) Extent to which a genuine mistake was made by the supporter rather than a change of mind
 - (d) Supporter vulnerability and level of financial hardship
 - (e) MSFA's due diligence framework including ethical red lines principles and anti money laundering and counter terrorism financing.
- 6.2** Where a situation does not fit into the above criteria the Supporter Relations Manager will consult with the Head of Fundraising to resolve the matter or may, depending on the nature and possible financial implications of the refund issue, decide to escalate immediately to the Director of Business Operations.
- 6.3** If the supporter is not satisfied with the outcome of the decision to refund, a further request can be escalated via the **External Complaints Policy**.
- 6.4** If it is agreed that a refund is to be made the supporter will be refunded within ten working days of the decision. Refunds will be made by refund to a credit card or direct deposit to a bank account, using the method of original donation (unless the original method is no longer available such as credit card has been closed or reported lost/stolen or bank account has been closed). .
- 6.5** The following information shall be held on the MSFA and MSFNZ websites to provide clarity to supporters requesting refunds of donations.

Refund Statement

Any request for refund to MSFA / MSFNZ by a supporter will be considered and determined on a case-by-case basis.

Where possible refunds will be returned to the card / bank account originally debited.

If a donation is refunded, the associated tax receipt is no longer valid, so it should be securely destroyed. Please note it is the supporter's responsibility to submit only correct receipts to the Australian Tax Office.

MSF will not generally refund past the previous tax year unless there are special circumstances.

Donations and Refunds

MSFA and MSFNZ accept all donations in good faith and we will not refund a donation that has been knowingly and voluntarily given to us.

- We **will** refund if there is evidence that an error was made by MSFA or one of our agents

- We **will** refund if there is evidence that a supporter has requested a regular gift cancellation 10 days prior to the debit date, however the debits have continued
- We **may** refund if there are exceptional circumstances

Where the decision is not straightforward the Support Relations staff member will consult with the Head of Fundraising and / or the Director of Business Operations to resolve the matter.

Applying for a refund

If a supporter wishes to apply for a refund, they should submit a request by providing full name, supporter ID (if known), and email address. Supporters should include details of how the donation was made, date and amount given, and the circumstances justifying the request. Upon receipt we will review the application and respond within 5 business days of the outcome of the request. If the request is approved the refunded amount will be made within 10 business days. In the event refunds are required through payment methods such as PayPal, we request that the dispute is processed through PayPal, noting that this can sometimes take longer than 10 days.

Supporters are asked to send the request in writing to office@sydney.msf.org for MSF Australia refunds or contact.us@nz.msf.org for MSF New Zealand refunds. Alternatively supporters can call the Supporter Relations team on 1300 136 061

7. Related Documents

- (a) Ethical Red Lines Policy
- (b) Anti-Money Laundering and Counter Terrorism Financing