AUSTRALIAN COLLEGE
EXPANDING YOUR HORIZONS

RTO ID: 91110
Suite 10/17 Gerrale Street, Cronulla 2230 NSW
Tel: +61 2 9386 2500

Email: admin@australiancollege.edu.au
Visit: www.australiancollege.edu.au

Consumer Protection Policy

Purpose

Australian College is committed to ensuring that it remains compliant with the relevant legislation and regulations that protect the rights of consumers as well as fair trade, competition and accurate information in the marketplace.

The following outlines Australian College's *Consumer Protection Policy* identifying processes and systems for the transparency of business operations designed to protect its consumers. This policy is in line with the NSW Smart and Skilled Consumer Protection Strategy.

Scope

Australian College's *Consumer Protection Policy* applies to staff (general staff, trainers/assessors and contractors, students and employers.

The *Consumer Protection Policy* addresses the Standards for Registered Training Organisations (RTO's) 2025 and Compliance Requirements.

Definitions

Accountable Officer - Chief Executive Officer (CEO)

AQF - Australian Qualifications Framework.

Complainant - A person who makes a complaint.

Commercial program - A program where students are charged and required to pay a course fee on enrolment.

Consumer - A person or a group of people who are users of the organisation's products/services

Consumer Protection Officer – Chief Executive Officer (CEO)

Financial hardship - A financial situation where an individual is unable to meet the costs of dailyliving if they were to pay an upfront enrolment fee

NSW Government subsidised program - Smart and Skilled qualifications are subsidised by the NSW Government. Eligible students are only required to pay a compulsory course fee (some Fee-Free Scholarships, Fee Exemptions and concessions apply), determined by NSW Smart and Skilled.

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Significant financial hardship - A financial situation where an individual is unable to meet the costs of dailyliving if they were to pay an enrolment fee either up front or through a payment plan.

Student - A person enrolled or engaged in the application process.

Policy

Australian College supplies services and guarantees that these services will be:

- provided with due care and skill;
- fit for the specified purpose; and
- provided within a reasonable time.

Australian College ensures it uses an acceptable level of skill or technical knowledge and takes all necessary care to avoid loss or damage when providing training and assessment services.

Australian College does not provide any guarantee that:

- a student will successfully complete a training product on its scope of registration; or
- a training product can be completed in a manner which does not meet the requirements of theStandards for RTOs 2025; or
- a student will obtain a particular employment outcome where this is outside the control of Australian College.

Australian College applies a systematic approach to its consumer protection strategy. This approach includes:

- Ethical and accurate marketing
- Provision of information
- Quality training and assessment
- Protection of fees paid in advance
- Complaints and appeals
- Protecting personal information
- Continuous improvement

Australian College ensures it:

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- provides the training and support necessary to allow students to achieve competency;
- provides a quality training and assessment experience for all students;
- provides a clear and accessible feedback and consumer protection system, including a designated and identified consumer protection officer;
- maintains procedures for protecting consumers' personal information – please refer to the Provision of Information section of this policy for further information;
- has established, documented and accessible consumer feedback and complaints handling policies and procedures; and
- provides clients with details of these pathways for resolving or escalating complaints.

Students (Clients) Rights and Obligations

Australian College Students have the right to:

- Expect that the quality of the training meets the standards, regulations and requirement set downby the Australian Skills Quality Authority (ASQA) and relevant government subsidy body (where applicable);
- Be informed about the collection of personal information and can review and correct that information; and
- Access Australian College's consumer protection complaints process.

Students' obligations include:

- Providing accurate information to Australian College; and
- Behaving in a responsible and ethical manner.

For more information, please refer to the *Student Handbook – Student's Rights and Responsibilities and Code of Conduct.*

Ethical and Accurate Marketing

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Australian College ensures that its advertising and marketing materials promote the College as professional, ethical, non-discriminatory and a trusted centre of learning. Through its advertising and marketing channels, Australian College informs its potential clients about its programs and outcomes accurately and realistically.

All advertising and marketing material is approved internally by both the Quality and Compliance Manager and/or CEO (or approved delegate), prior to publication.

Australian College complies with its contractual obligations to all funding bodies with regards to the promotion of government subsidised programs such as Smart and Skilled.

Where promotional platforms or materials refer to fees and charges, Australian College ensures that all participants are provided with clear and accurate information relating fees and charges.

Australian College promotes programs that are non-accredited and it does not represent a non-accredited course as providing an AQF qualification.

Australian College promotes its services by:

- marketing only those products and services which it provides; and
- identifying accurately and realistically those products and services in documentation and promotional material; and
- provides advice to potential students and other clients on it services to ensure clarity ofunderstanding.

Where Australian College refers to its RTO status it will provide the following details:

- Company Name
- RTO Provider Number
- Qualification/ Unit of Competency codes applicable.

Australian College's promotional materials do not:

- Encourage unrealistic expectations about the level of qualifications attainable and the facilities and equipment provided;
- Make claim to approval or recognition that is inaccurate or use misleading or false comparison of courses with others provided by competitors;
- Make misleading statements concerning the qualifications or experience of staff;
- Make misleading or false statements about employment outcomes of its courses.

Testimonials and other References

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Where Australian College refers to another person or organisation (such as testimonials or photos) in marketing or advertising material, it has gained consent from the person or organisation for the use of that reference. This includes references via text, statements, logos and photos. Australian College ensures all testimonials are true and correct before using them to endorse products.

All Australian College students provide consent to the use of photos and other images that are taken during learning activities and events, through the *'Consent to Use and Disclosure of Personal Information'* form. Usage in these instances is generally one off, group images for general operational and promotional purposes.

Students can 'opt out' of this release if they wish, by advising Australian College in writing (via their personal email address) to admin@australiancollege.edu.au .

See Australian College *Advertising and Marketing Policy and Procedures* for more information.

NSW Smart & Skilled

Australian College includes the Smart and Skilled website details and 1300 number on all NSW relevant public information, enrolment and client induction material so that all students are aware of their rights and options for making a complaint or providing feedback about their training.

www.smartandskilled.nsw.gov.au Phone: 1300 77 21 04

Provision of Information

Australian College's pre-enrolment, enrolment and orientation process enables students to make informed decisions about their training and assessment requirements and enter a training pathway that is suitable and free from discriminatory barriers.

To achieve this, Australian College;

- Provides consumer protection information and approaches to all clients by being publicly published on the Australian College website at https://www.australiancollege.edu.au/ .
- Provides accurate and ethical marketing through its pre-enrolment information;
- Informs prospective students about pre-requisite and eligibility requirements, subsidised training entitlements and fees for the training program in which they are seeking to enrol;
- Provides students with a variety of different methods to access information required to protect their rights relevant to consumer protection e.g. information is available in written and electronic format, information and orientation sessions;

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- Provides students with information about their responsibilities and obligations via pre-enrolment information, the Student Handbook and at orientation sessions;
- Where students are under 18 years of age their Parent or Guardian co-signs all application/enrolment forms and is encouraged to attend information/orientation sessions.

For more information see our *Enrolment Policy and Procedures*.

Quality Training and Assessment

Australian College will provide the training and support necessary to allow students the opportunity to achieve competency. Australian College has the student at the centre of service delivery and as such provides students with the support required to successfully complete their qualification. Australian College trainers and assessors are highly qualified, dynamic and experienced industry professionals that will optimise students' abilities to meet course requirements by delivering a quality training and assessment experience.

Protecting Fees Being Paid in Advance

Australian College acknowledges that it has a responsibility under the Standards for RTO's 2025, Division 3, clause 18 and relevant state funding contracts to protect the fees paid by students in advance of their training and assessment services being delivered. To meet its responsibilities Australian College will not accept more than $1,500 in any one payment or additional funds until suitable progress has been made within their training.

Refunds

Australian College has a separate policy, which describes the circumstances in which a refund may be available to students. Please refer to Australian College *'Fees, Charges and Refunds Policy and Procedures'* for more information.

Australian College Tax Invoice

Australian College's Tax Invoice is transparent – expressed in plain language, legible and clear - and clearly states:

- The total fees payable, including fees for all additional items;
- Payment options
- Payment terms
- Australian College's:
    - RTO ID: 90274
    - Business address and post box number;

- Australian Business Number (ABN) Number; and
- Telephone numbers and email address.

Consumer Protection Complaints

Despite the best efforts of Australian College to provide quality services and outcomes to its students, complaints may occasionally arise that require formal resolution. The *'Complaints and Appeals Handling Policy'* addresses Australian College's formal, systematic approach to complaints handling, providing a mechanism for lodging and ensuring a prompt, objective resolution of any complaints and/or assessments appeals. This policy is publicly available on our website at https://www.australiancollege.edu.au .

If an individual feels that Australian College or one of its third-party representatives has breached its obligations in the undertaking of marketing and sales activities, they may raise a complaint. We encourage individuals to discuss the situation with their Australian College representative in the first instance, before making a complaint.

Consumer Protection Officer

Chief Executive Officer (CEO) Phone: 1300 783 283 Email: admin@australiancollege.edu.au	Australian College 10/17 Gerrale Street, Cronulla NSW 2230

The complaints handling process can be obtained by viewing Australian College's *'Complaints and Appeals Handling Policy'*.

Protecting Personal Information

Australian College collects personal information to properly and efficiently carry out its functions. Australian College only collects personal information that is required for the purposes of employment or education, requests for Australian Government fee assistance or to meet government reporting requirements. Australian College policies and procedures abide by the Australian Privacy Principles and outline the reasonable measures taken to protect the privacy of individuals and staff in line with state and federal legislation.

A mechanism exists in which individuals and staff can raise a complaint in relation to how their personalinformation is handled. See Australian College *Privacy Policy* for more information.

Staff Conduct

Australian College ensures the organisation and its staff meet public expectations of ethical behaviour through the use of the following:

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- *'Access and Equity Policy and Procedures'*
- Code of Conduct
- Staff induction and training

Continuous Improvement

Australian College is committed to the provision of high-quality vocational education that meets the needs of industry, employers and individuals and is compliant with the Standards for Registered Training Organisations 2025, relevant legislation and funding provider guidelines.

To ensure continual compliance and high-quality education Australian College is committed to an integrated continuous improvement process that reviews and evaluates our training and assessment services, student services and administrative management systems. If opportunities are identified to improve our consumer protection strategy the organisation will take the corrective action required.

See Australian College '*Continuous Improvement Policy and Procedures'* for more information.

Related Policies and Forms

- Pre-Enrolment Information
- Enrolment Form
- Enrolment Policy and Procedures
- Access & Equity Policy & Procedures
- Complaints and Appeals Policy and Procedures
- Continuous Improvement Policy and Procedures
- Fees, Charges and Refunds Policy
- Advertising and Marketing Policy
- Privacy Policy
- Student Handbook
- Consent to Use and Disclosure of Personal Information Form
- Code of Conduct

Relevant Legislation and Guidelines

- Standards for Registered Training Organisations 2025
- Compliance Requirements
- Competition and Consumer Act 2010 (Cth)
- Australian Consumer Law (ACL)
- Fair Trading Act 1987
- Fair Trading Regulations 2012 (NSW)

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- NSW Smart and Skilled Consumer Protection Strategy
- NSW Quality Framework
- Complaint Handling Policy Guidelines, NSW Department of Education: https://education.nsw.gov.au/about-us/rights-and-accountability/complaints-compliments-and-suggestions
- Conflict of Interest Guidelines, Commonwealth Ombudsman: https://www.ombudsman.gov.au/__data/assets/pdf_file/0030/29919/Conflict-of-Interest-Guidelines-September-2017.pdf

Additional References

- Smart and Skilled Contract Terms and Conditions (current)
- Smart and Skilled Operating Guidelines (current)

Review

This policy and procedure will be reviewed annually or amended following continuous improvement strategies implemented by the Australian College.

Version Control and Responsible Officers

Responsible Officer:		Chief Executive Officer
Approved by:		Chief Executive Officer
Next review scheduled:		June 2026
Approved and commenced:		June 2025
Version	**Authored/Reviewed by**	**Brief Description of Changes**
V2.0	Quality and Compliance Manager	New policy. (May 2023)
V2.1	Quality and Compliance Manager	Review and update of policy in line with Standards for RTO 2025 and Compliance Requirements. (June 2025)