



Consumer Protection Policy and Procedure

Purpose and Scope

The following policy and procedures outline Momentum Consulting (Qld)'s (Momentum) consumer protection strategy to ensure that all potential and current consumers have their rights protected in accordance with consumer protection legislation and contractual requirements.

This policy and procedure is applicable to all staff, Skills Coaches, contractors, and potential consumers of Momentum and has been designed to be read in conjunction with the Complaints and Appeals Policy and Procedure, Marketing and Advertising Policy and Procedure, Privacy Policy and Procedure, and Quality Assurance Policy and Procedure.

Abbreviations / Definitions

Appeal	A formal application to have an assessment decision or finding reviewed.
CEO	Chief Executive Officer of RTO
Complaint	A grievance that requires a formal resolution process.
Consumer	Participant, student, candidate for assessment, person enrolled to undertake either a nationally recognised or non-accredited program with Momentum.
Fee protection	Describes how the organisation in accordance with Clause 7.3 and Schedule 6 of the Standards for Registered Training Organisations protects student's fees if paid in advance.
Funding Subsidy	A subsidy provided by the government to assist students with the fees associated with vocational education and training.
RTO	Registered Training Organisation
Skills Coach	A person employed/contracted as a trainer/assessor with Momentum Professional Development.
USI	Unique Student Identifier

Policy

Momentum uses a comprehensive and systematic strategy to ensure that consumers' rights are protected and follows all related legislation and regulatory requirements. The strategy includes;

- Ethical and accurate advertising/ marketing
- Comprehensive information provision
- Fee protection
- Accessible and transparent complaints and appeals processes and systems
- Protection of consumer's personal information



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Ethical and accurate advertising/marketing

Momentum ensures that it provides all prospective and current consumers with accurate, factual and accessible information about its services and performance.

Advertising and marketing materials are systematically checked in accordance with the organisation's "Advertising and Marketing Policy and Procedure" and is approved by the Chief Executive Office prior to its publication release. F

The advertising and marketing of all products listed are free of inducements and do not provide the consumer with any guarantees of a successful completion outcome, that their course can be completed in a manner inconsistent with volume of learning requirements, and that their course will lead to an employment or licensing outcome if this cannot be guaranteed.

Where a course is offered under a funding subsidy Momentum provides information in accordance with its contractual requirements including but not limited to; the acknowledgement of funding, subsidy details and any loss of entitlement that may occur.

Comprehensive information provision

Throughout the application and enrolment process Momentum provides consumers with different ways to access the relevant information required to make an informed decision about their course and RTO selection and to fully understand their rights and responsibilities. The application, enrolment and continuous improvement process supports the provision of information and closely monitors the consumer's experience to ensure that consumer rights are always upheld.

Information is accessible via a variety of different ways including but not limited to the Momentum website, Participant Handbook, applicant information sessions, participant interviews and by speaking to the Momentum team throughout the application and enrolment process.

Comprehensive information is available to consumers including participant related policies and procedures, course and fee information, rights and responsibilities, feedback, complaints and appeals mechanisms and the collection of personal information. Momentum's policies and procedures are located on the Momentum website and a synopsis outlined in the Participant Handbook. Detailed course information can also be found on the website and is sent to consumers on enquiry.

Consumers are provided with information prior to enrolment on how to make a complaint and/or raise any concerns related to their enrolment. Consumers are provided with information on the Consumer Protection Officer and where government subsidises are offered, the relevant Department Customer Support Centre contact details.

To protect the rights of consumers under 18 years of age parents / guardians are encouraged to attend scheduled information sessions and to ask questions relating to their child's application/ enrolment. To ensure that sufficient information has been provided Parents / Guardians are required to co-sign the declaration found on the application and enrolment form.

Accessible and transparent complaints and appeals processes and systems

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To ensure that Momentum delivers high quality training and continually improves upon its systems and processes, Momentum has an accessible and transparent complaints process and system. The complaints and appeals process quickly responds to allegations involving the conduct of Momentum Skills Coaches or other staff.

The principles of the Complaints and Appeals system is as follows;

- Complaints and appeals are investigated and resolved as quickly as possible.
- All complaints and appeals are acknowledged in writing and finalised after a comprehensive investigation has occurred.
- Procedural fairness and the principles of natural justice are adopted at each stage of the complaint / appeal process.
- Information on how to make a complaint / appeal is available in the student handbook and on the organisation's website.
- Where Momentum considers more than sixty (60) calendar days are required to process and finalise the complaint / appeal they will inform the complainant / appellant in writing as to why this is required and will provide the complainant / appellant regular progress updates on the progress of this matter.
- Where complaints and appeals are unable to be resolved internally and at the request of the individual a review by an appropriate independent party occurs.
- Any opportunities for improvement identified through the complaints and appeals process will be actioned through the organisation's continuous improvement process.

For more information, see Momentum's *"Complaints and Appeals Policy and Procedure"*.

Protection of consumer's personal information

All prospective and current consumer personal information is protected in accordance with the National Privacy Principles. The following principles are applied;

- Momentum only collects personal information for the purposes of application / enrolment.
- Consumers are provided with information on the Unique Student Identifier and are required to sign a declaration / consent authorising Momentum to use / verify their USI for the purpose of their enrolment.
- Information is securely stored and only accessed by Staff for the purposes of the individual's enrolment.
- Consumers are provided with information on how their information will be collected, used and stored prior to enrolment.
- Students complete a declaration stating that they consent to their personal information being collected and used by Momentum, governments and other agencies for the purpose of administration and research.
- Consumer's personal information is not be disclosed to another party without the individual's written consent.
- Students have a right to access and correct their personal information.

For more information, see Momentum's *"Privacy Policy and Procedure"*.

Procedure



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As outlined throughout this document consumers are encouraged to obtain information through the relevant policy and procedure available via the website, their Participant Handbook or on request from Momentum staff. If a consumer wishes to make a formal complaint or lodge an appeal, they are encouraged to follow Momentum's Complaints and Appeals Policy and Procedure addressing their complaint / appeal to the Consumer Protection Officer, or CEO.

Momentum Consumer Protection Officer
mailto: support@momentumconsult.com.au
T: 1300 564 608

References

- Australian Privacy Principles
- Privacy Act 1998
- Standards for Registered Training Organisations (RTOs) 2015