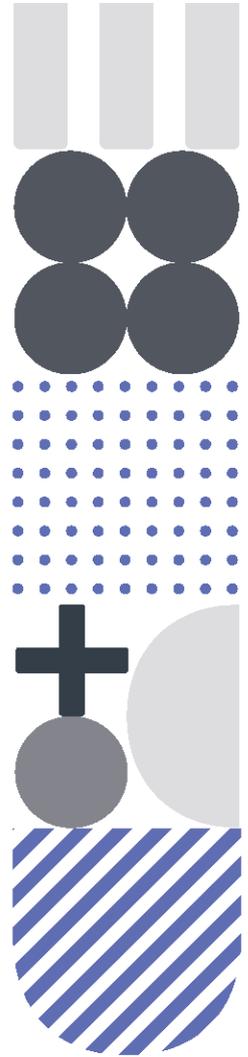


# Consumer Protection

## POLICY & PROCEDURE



### VERSION HISTORY

DATE	VERSION	AUTHOR	APPROVER	REVISION DESCRIPTION
5 Aug 2021	R1	Natalie Darby	Rachelle Matousek	Policy based on version 2.0 from 6 Jan 2020. Reviewed and simplified by Jack Murray (VETNexus) and moved to new template.

## 1 PURPOSE AND SCOPE

This policy and procedures outline our consumer protection strategy to ensure 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 and has been designed to be read in conjunction with the following documents:

- Complaints and Appeals Policy and Procedure
- Marketing and Advertising Policy and Procedure
- Privacy Policy and Procedure
- Continuous Improvement Policy and Procedure.

### 1.1 ABBREVIATIONS / DEFINITIONS

<b>Appeal</b>	A formal application to have an assessment decision or finding reviewed.
<b>ACL</b>	Australian Consumer Law
<b>CEO</b>	Chief Executive Officer of RTO as listed on <a href="http://www.training.gov.au">www.training.gov.au</a>
<b>Complaint</b>	A grievance that requires a formal resolution process.
<b>Consumer</b>	Participant, student, candidate for assessment, person enrolled to undertake either a nationally recognised or non-accredited program with us.
<b>Fee protection</b>	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.
<b>Funding Subsidy</b>	A subsidy provided by the government to assist students with the fees associated with vocational education and training.
<b>RTO</b>	Registered Training Organisation
<b>Skills Coach</b>	A person employed/contracted as a trainer/assessor.
<b>USI</b>	Unique Student Identifier



## 2 POLICY

We use a comprehensive and systematic strategy to ensure consumers' rights are protected and all relevant legislation and regulatory requirements are met. 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

A consumer's rights to make complaints and seek appeals of decisions and actions under these and any other internal processes and procedures, does not affect their right to take action under the ACL if the ACL applies.

### 2.1 ETHICAL AND ACCURATE ADVERTISING/MARKETING

We ensure we provide all prospective and current consumers with accurate, factual and accessible information about our services and performance.

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

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 we provide information in accordance with our contractual requirements including but not limited to; the acknowledgement of funding, subsidy details and any loss of entitlement that may occur.

### 2.2 COMPREHENSIVE INFORMATION PROVISION

Throughout the application and enrolment process we provide 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. See 'Marketing and Advertising Policy and Procedure' for full information.

Where there are any changes to agreed services that will affect a consumer or consumers (including but not limited to a change in RTO ownership or control, changes in fees and charges, and/or changes to Third Party arrangements), we will inform the affected consumers as soon as practicable. The CEO (or their delegate) will inform consumers of changes via appropriate method(s), depending on the nature of the changes and the consumers affected.

### 2.3 ACCESSIBLE AND TRANSPARENT COMPLAINTS AND APPEALS PROCESSES AND SYSTEMS

To ensure we deliver high quality training and continually improve upon our systems and processes, we have an accessible and transparent complaints process and system. The complaints and appeals process quickly responds to allegations and complaints. See our 'Complaints and Appeals Policy and Procedure' for full details.

### 2.4 PROTECTION OF CONSUMER'S PERSONAL INFORMATION

All prospective and current consumer personal information is protected in accordance with the National Privacy Principles and as per our Privacy Policy and Procedure which can be found on our website.



## 2.5 PROTECTION OF CONSUMER'S FEES

Fees that are pre-paid by consumers are protected by our 'Fees and Refunds Policy and Procedure'. See the 'Fees and Refunds Policy and Procedure' and 'Written Agreement' for International Students for full information.

## 3 PROCEDURE

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 our staff. If a consumer wishes to make a formal complaint or lodge an appeal, they are encouraged to follow our 'Complaints and Appeals Policy and Procedure' addressing their complaint / appeal to the Consumer Protection Officer, or CEO.

Consumer Protection Officer

mailto: [Consumerprotection@momentumconsult.com.au](mailto:Consumerprotection@momentumconsult.com.au)

T: 1300 564 608

## 4 REFERENCES

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

