



Consumer Protection Policy

V1.2

RTO Provider Code: 30928

ABN: 65 096 660 614

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Aim

This Policy ensures that students are provided with information regarding their rights, course fees, payments and refunds, complaints and assessment appeals, training and delivery expectations, additional student support and feedback processes according to the National VET Regulator Standards and Funded Training Contract conditions.

Student Right and Responsibilities

AbSec LDC (the LDC) recognises that students have the right to:

1. expect the LDC to provide training of a high quality that recognises and appreciates their individual learning styles and needs in order to achieve competency
2. have access to the LDC's services
3. be made aware of ALL fees and additional expenses or charges prior to enrolment
4. have their prior learning, acquired competencies, and experience appropriately recognised in determining their requirements for training and assessment
5. be advised of the learning and prescribed assessment tasks for the training program their choice, prior to its commencement
6. appeal for a review of results of an assessment
7. expect to achieve the learning from their training program if they, in turn, devote the necessary time and diligence to it
8. expect a clear and accessible feedback and consumer protection system, including a designated and identified consumer protection officer;
9. have access to procedures for protecting consumers' personal information – please refer to the Privacy section of this policy for further information;
10. have access to established, documented and accessible consumer feedback and complaints handling policies and procedures;
11. be made aware of these pathways for resolving or escalating complaints.
12. expect that the quality of the training meets the standards, regulations and requirements set down by the Australian Skills Quality Authority (ASQA)
13. be informed about the collection of personal information and be able to review and correct that information;
14. learn from fully qualified, competent and diligent Trainers whose responsibility is to address students' learning needs, assist them to achieve the course and assess their students' work fairly
15. learn in an appropriately appointed, safe learning environment, free from harassment and discrimination
16. be treated with dignity and fairness
17. expect that the LDC will be ethical in their dealings, their communications and their advertising •
18. expect that the LDC will honour their duty of care
19. efficient handling of administrative matters and in the processing of fees, concessions, refunds etc.
20. privacy and confidentiality, and secure storage of student records in accordance with College policies, to the extent permitted by law

The LDC Consumer Protection Officer is:

Dakota Torrens, Executive Assistant, AbSec.

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Students are responsible for:

1. understanding and accepting the enrolment conditions for the courses they undertake
2. providing accurate information about themselves at time of enrolment, and to advise the LDC of any changes to their address or phone numbers within 7 days
3. paying of all fees and charges associated with their course and providing their own course requirements where notified
4. recognising the rights of staff and other students to be treated with dignity and fairness, and behaving in an appropriate and acceptable manner towards them
5. regular and punctual attendance at workshops and online sessions
6. the security of their personal possessions while attending a course
7. promptly reporting all incidents of harassment or injury to the Training Coordinator
8. respecting the LDC property and observing guidelines and instructions for the use of equipment
9. seeking clarification of their rights and responsibilities when in doubt
10. abstaining from bullying, harassing, and any other unlawful activity or behaviour whilst on the LDC property or engaged in any LDC controlled or sponsored activity
11. behaving in a responsible and ethical manner
12. observing any LDC policy, process or guideline to which all staff or students are subject

Fees, Subsidies and Refunds

Fees are levied on all courses, details of which are contained in the relevant course information on the website.

Fees and charges for qualifications include refundable and non-refundable components.

Refundable components would include:

- tuition fees for training and assessment not commenced
- resources such as workbooks not issued

Non-refundable components would include:

- administration or enrolment fees
- tuition fees for training and assessment commenced
- resources issues
- any fees and charges for other consumables as set out in the course information

Absec will make prospective students aware of all fees and charges, and refund policies prior to accepting an enrolment. The full fees, Refund and Transfer policy is available on the website or can be obtained upon request from Absec Learning and Development Centre by contacting admin_ldc@absec.org.au

Protection of Fees paid in advance

To provide protection to students' fees, Absec Learning and Development Centre does not accept **tuition** fees of more than \$1500 paid in advance from individual students and program participants. This policy is in line with requirements under the National Standards for RTO's.

Fee Payment Options

Workshop fees must be paid in full prior to the commencement of the workshop.

Accredited training must be paid according to the agreed payment plan which will be discussed prior to enrolment. Failure to maintain payments under this plan will be considered a default and training and resources will be suspended.

Subsidised Training

Training Services NSW, through the NSW Department of Education and Training, currently provides subsidised training under its Smart and Skilled initiative. Your administration coordinator will be able to assist you in determining your eligibility for enrolment. Student fees for training that is subsidised through Smart and Skilled is calculated using the Smart and Skilled Provider Fee Calculator and set by the Department. Concessions and exemptions may apply to individuals considered to be in hardship or experiencing disadvantage. Additional evidence will be required to support your eligibility for concession and/or exemption. Further information regarding your fees, concessions and exemptions is available through the Absec Learning and Development Centre email: admin_ldc@absec.org.au, your administration coordinator, or the Smart and Skilled Fee Administration Policy available via

<https://www.nsw.gov.au/education-and-training/resources/smart-and-skilled-fee-administration-policy>

Refunds

Please choose your course carefully as refunds will only be considered in line with our Fees, Refund and Transfer Policy available on the website.

All applications for refunds must be in writing.

Short Courses

A refund will apply if:

- Absec Learning and Development Centre cancels a course for any reason prior to the course commencing and a future date on offer cannot be attended by yourself.
- You cancel in writing 5 or more working days before the date the course commences

Qualifications

A full refund will apply if:

- Absec Learning and Development Centre cancels a course for any reason prior to the course commencing and a future date on offer cannot be attended by yourself.
- You cancel in writing 14 or more working days before the date the course commences

A full or partial refund of the refundable component of your fees will apply if:

- You cancel in writing less than 14 working days before the date a course commences due to extenuating circumstances (such as illness or injury), evidence will be required
 - Extenuating circumstances are at the discretion of AbSec Learning and Development Centre and will be considered on a case by case basis
- Alternative courses, classes or modes of delivery will be offered prior to the approval of a refund

Students have the right to take further action under Australia's consumer protection laws.

Credit Transfers policy

Credit Transfer is available to all students enrolling in any of our courses on our scope of registration. Credit Transfer - means credit towards a qualification granted to students on the basis of equivalent outcomes gained by a student through participation in courses or National Training package qualifications with another Registered Training Provider.

All AQF qualifications and statements of attainment issued by other registered training organisations will be fully recognised by the LDC.

Recognition of Prior Learning

The LDC recognises the value of prior learning and experience and is committed to implementing seamless and transparent pathways for students to progress into and between AQF qualifications, and to recognising students' prior learning.

All students who attend the LDC are entitled to apply for RPL for the course in which they are enrolled. All applications will be assessed equitably and fairly by the LDC.

Students should submit the completed application as early as possible. The application form is available from the Training Coordinator.

RPL Qualification fee is \$2000. Please note that once a student pays the applicable fees, there are no refunds available (regardless of the outcome). All fees must be paid PRIOR to any actions being taken or applications will not be considered.

Assessment

All assessments conducted by the LDC will be guided by the following directives as listed in the Competency Standards for Assessment outlined in The Training and Assessment Training Package (TAE40116).

Competency Assessment will be undertaken in accordance with the College's competency based assessment

1. Validity - Assessment methods will be valid, that is, they will assess what they claim to assess
2. Reliability - Assessment procedures must be reliable, that is, they must result in consistent interpretation of evidence from the learner and from context to context
3. Fairness - Assessment procedures will be fair, so as not to disadvantage any learners. Assessment procedures will:
 - a. be equitable, culturally and linguistically appropriate
 - b. involve procedures in which criteria for judging performance are made clear to all participants
 - c. employ a participatory approach
 - d. provide for students to undertake assessments at appropriate times and where required in appropriate locations
4. Flexibility - Assessment procedures must be flexible, that is, they should involve a variety of methods that depend on the circumstances surrounding the assessment

Assessment Appeals Policy

If a student is not satisfied with the outcome of an assessment they may appeal the decision and request a review of the decision within 20 days of receiving the assessment outcome.

The appeals procedure is as follows:

1. Training Administration Coordinator receives the appeal from the student in writing
2. The Manager, LDC will acknowledge the appeal within 3 days
3. Training Administration Coordinator will speak to the assessor to request a review of the evidence based on the student's request.
4. Students appealing an assessment outcome are welcome to bring a third party to any interview or discussion relating to the appeal.
5. If the issue cannot be resolved within this timeframe the Training Administration Coordinator will update the complainant within 10 working days of the status of the complaints process and advise an estimated date for resolution.
6. The appeal will be considered by a panel of VET and industry experts convened by the Manager, LDC
7. At all times the Training Administration Coordinator will maintain the security of the records of all appeals and their outcomes.
8. Corrective action will be undertaken to identify systemic causes of the complaints and appeals to eliminate or mitigate the chance of reoccurrence.

Reasonable Adjustment

Assessment tasks may be subject to Reasonable Adjustment where a student has a specific disability or special need. Adjustments are measures or actions taken in order to provide substantive equality for students with a disability. The obligation on the LDC to implement any adjustments is subject to provision by the student, of timely and relevant advice of the student's individual requirements. In determining the reasonableness of an adjustment to assessment, the vocational and professional outcomes of the course must be considered in order to ensure assessment decisions are appropriate. Further information is available in the LDC Reasonable Adjustment Policy.

Extensions

It is the student's responsibility to ensure that assignments are submitted to the respective trainer/assessor by the due date, and to ensure that the trainer/assessor has received the assessment. In the case of absenteeism due to sickness or misfortune, it is the student's responsibility to ensure that the assessment reaches the trainer/assessor. When submitting an assessment electronically, students must also submit the original assignment within one week. Please refer to the LDC's Student Handbook for more details about additional fees.

Disadvantaged Students

Disadvantaged students may include those people who are eligible for a Needs Loading including Australian Aboriginal or Torres Strait Islander people, people with a disability and individuals who are long term unemployed. However, the LDC may identify other students who are also disadvantaged for a variety of reasons. The LDC will make all reasonable effort to make adjustments to support the special needs of disadvantaged students and will keep the student informed as to how we will plan, deliver and assess training to take into account these special needs.

If the LDC does not have the resources to offer a student with special needs the support they require, The LDC will:

1. Make adjustments to accommodate the special needs; or

2. Refer the student to external organisations for support.
3. Assist the student in locating another Provider who can offer Subsidised Training that has the necessary resources.
4. At all times we will comply with the Disability Standards for Education found at <https://education.gov.au/disability-standards-education>.

Additional Student Support

The LDC wishes to ensure that all students are supported in their studies to the fullest extent possible

Mentors

Mentoring is a support mechanism the LDC uses in order to enhance and maintain the student's learning experience. The aim of the mentoring system is to assist the students to reach their full potential and to perform to the best of their ability in all areas: academic, professional and personal. The mentoring sessions aim at enhancing the development of graduate attributes. Each student is assigned a mentor whose aim is to guide and facilitate the self-direction of the student in a setting of trust and confidence.

Language, Literacy and Numeracy (LLN)

The LDC aims at all times to provide a positive and rewarding learning experience for all of its students. The enrolment form requests provision of information regarding each student's LL&N requirements or any other special learning needs. The LDC will assess students at interview to ascertain suitability for enrolment into a course.

In the event of LL&N becoming an issue, the Training Coordinator will contact the student to discuss their requirements. Students must ensure that they have discussed with the Training Coordinator or their trainer/assessor any concerns they may have about their capacity to participate because of any Language, Literacy or Numeracy difficulties.

The LDC will make every effort to ensure that each participant is adequately supported to enable them to complete their training. Some examples of the type of support that the LDC can offer include:

Literacy

1. Providing students only essential writing tasks
2. Consideration of the use of group exercises so that the responsibility for writing rests with more than one person
3. Provision of examples and models of completed tasks
4. Ensure that documents and forms are written and formatted in plain English
5. Use of clear headings, highlighted certain key words or phrases and provided explanations of all technical terms used
6. Assessments can be conducted using the interview technique where required

Language

1. Present information in small chunks
2. Speak clearly, concisely and not too quickly
3. Give clear instructions in a logical sequence
4. Give lots of practical examples
5. Encourage students to ask questions
6. Ask all questions to ensure students understand

Numeracy

1. Ask students to identify in words, what the exact problem is and how they might solve it
2. Show students how to do the calculations through step by step instructions and through examples of completed calculations
3. Help students to work out what maths/calculations/measurements are required to complete the task
4. Encourage the use of calculators (if applicable) and demonstrate how to use them

Withdrawals

If a student desires to withdraw from a course prior to completion of the normal expected training period offered, notice must be given in writing. As a general rule, no refund will be payable after the course has commenced, however, exceptions will be considered on a case-by-case basis. Further Information is available in Fees and Refund Policy. Students will be issued with a nationally recognised Statement of Attainment for any units in which the student has been assessed as competent as recognition of completion of those units of study.

Transfers

If a student desires to transfer from a course to another RTO the request must be given in writing in. If the reason for transfer is related to the College's ability to deliver training, the LDC will endeavour to resolve any perceived issue. If the transfer request is for another reason the LDC will assist the student to find another suitable RTO or refer the student to Training Services NSW The student will be issued with a nationally recognised Statement of Attainment for any units in which the student has been assessed as competent as recognition of completion of those units of study and return all completed assessments and give the student a copy of the updated training plan The LDC will ensure that the student is aware of the implications of student fees including the LDC refund policy.

Deferral

If a student desires a deferral from a course the request must be given in writing. The Training Coordinator will discuss options with the student wishing to defer. The student may be issued with a deferral however the currency of the qualification should be considered. The student will be issued with a nationally recognised Statement of Attainment for any units in which the student has been assessed as competent as recognition of completion of those units of study which will contribute to their studies on their return to the program. The LDC will ensure that the student is aware of the implications of payments of the student fees.

Complaints & Appeals

LDC will deal with any complaints ensuring the principles of natural justice and procedural fairness are adopted at every stage of the complaint and appeal process. Complaints are handled in a constructive, timely, fair and equitable manner which is easily accessible, transparent and offered to complainants at no charge. All students are encouraged to resolve their complaint informally as the first step. However, should the student deem that informal resolution is not possible, not appropriate or unsatisfactory they may submit a formal complaint, using the Student Complaints and Appeals Form. During all stages of this procedure, the LDC will ensure that the student and respondent will not be victimised or discriminated against. Complaints forms are available on the AbSec LDC website. It is the responsibility of the Training Administration Coordinator to follow up the progress of the complaint. Written complaints should be issued to the Training Administration Coordinator through an email to admin_ldc@absec.org.au within 7 days of the incident using the Student Complaints and Appeals Form. Relevant supporting evidence needs to be attached or included to substantiate the claim. All students who make a complaint and are not satisfied with the outcome, have a right to apply for an appeal to the Chief Executive Officer who will review the appeal and make a determination on the outcome of the Appeal.

External Review

If, at the conclusion of all College-based complaint and appeal processes, the student remains dissatisfied with the complaint resolution, they may lodge a request for an external review. Following this process, if you feel matters are not resolved to your satisfaction, you can contact one of the following:

- Australian Skills Quality Authority (ASQA) by referring to www.asqa.gov.au
- Department of Fair Trading in your capital city
- If your course is part of the NSW Department of Industries funded programs you can contact their Consumer Protection Unit for Students. You can do so via: <https://smartandskilled.nsw.gov.au/for-students/consumer-protection-for-students>
- NDIS Quality and Safeguards Commission by referring to www.ndiscommission.gov.au

Privacy

The LDC is committed to protecting other people's personal information, in accordance with the Information Privacy Principles, Privacy Act 1988, the Higher Education Support Act 2003, the Privacy and Personal Information Protection Act 1998 (NSW) and the Privacy Amendment (Private Sector) Act 2000 and 08-01-028 Privacy Fact Sheet-national privacy principles. The LDC as part of its normal operations collects personal information from staff and students. All students, trainers/assessors and staff are permitted access to view their personal information if requested, free of charge. Students who request a copy of their

record may be charged a nominal fee. Personal information, including contact details, course enrolment details and changes, and the circumstances of any suspected breach of a student visa condition(s), can be disclosed without student consent where authorised or required by law to the Department of Home Affairs, other Australian Government and designated authorities, an external review service and the students' Industry Partners, if deemed appropriate by the Manager, LDC. This information is included in the enrolment form and students give informed consent when signing this document. Further information on how the LDC uses and protects information can be found in Privacy Policy and Security Policy.

Quality and Compliance

1. The LDC's Chief Executive Officer, Manager, and staff are responsible for the application of this policy.
2. The LDC's approach to Consumer Protection technically covers the requirements under the Smart and Skilled Contract as advised by a representative of Training Services NSW.
3. This policy will be reviewed and updated every three years by the Policy Manager and Manager, LDC to ensure the quality and relevance of its content and to maximise the effectiveness of its application to both the students and the needs of the industry.

The following legislation and compliance regulations apply to this policy:

1. National VET Regulator ACT 2011
2. Standards for NVR Registered Training Organisations 2015 (ASQA)
3. NSW Quality Framework
4. NSW Smart and Skilled Operating Guidelines.