



CONSUMER PROTECTION POLICY (IN ACCORDANCE WITH h&h REGULATIONS)

Scope:

This policy has been developed to protect the interests and reputation of h&h Accredited Training ('the business') and relates to all attendees/students (consumers) at h&h Accredited Training, 98 South St Granville NSW in the matter of:

- All courses and programs
- Prospective students
- Currently enrolled students
- Current and past students who may lodge academic or administrative issues or complaints

The Consumer Protection Strategy is based on a set of principles regarding the rights and obligations of consumers and the obligations of Smart and Skilled training providers to protect the rights of consumers. This is also reflecting the Standards for RTOs 2015, Clauses 5.1 to 5.3—Informing and protecting students, Clauses 1.7, 5.4 and 6.1 to 6.6—Supporting and informing learners; managing complaints and appeals

Purpose:

- To ensure that the rights of both the college and the student (consumer) are protected
- To ensure all consumers are well informed of their rights
- To ensure the rights of the consumer has been set out in a manner that is understood and relevant to consumer protection
- To ensure all consumer rights are clear and accessible
- To ensure that h&h staff meet student and consumer expectations of ethical behaviour at all times
- To ensure that the college processes enable the stakeholders their own consumer feedback and an accessible complaint handling process
- To ensure the processes are in line with Standards for Registered Training Organisations (RTOs) 2015 requirements under the VET Quality Framework, the Consumer Protection Strategy and the current Contract
- To ensure all students and other consumers are informed of their entitlements, any fees applicable and their obligations to h&h as a provider
- To facilitate discussions between the consumer and h&h, as the provider, with a view to resolution
- To ensure the student is aware of how h&h, as the provider, will manage and respond to student queries, complaints or allegations
- To ensure the student is aware of all timelines of any investigation and is given a firm response timeline

Guidelines:

h&h, as a provider, must ensure that all students receive training and support that will provide a quality training and assessment experience while allowing each student to attain full competency in their chosen field of study.



h&h, in turn, has an obligation to meet all expectations in the areas of ethics, accountability, responsiveness and quality. *For more information see Statement of Expectations for Smart and Skilled providers (available at www.training.nsw.gov.au)*

Consumer Protection Information:

h&h will make available to all students all policies relevant to consumer protection, including:

- Complaints Policy
- Access & Equity Policy
- Privacy Confidentiality Policy
- Appeal Assessment Results Policy

Approved course providers and their key personnel must also comply with their requirements under other Commonwealth and State and Territory legislation. Relevant legislation includes the Privacy Act 1988, the National Vocational Education and Training Regulator Act 2011, the Higher Education Support Act 2003, the Crimes Act 1914, the Competition and Consumer Act 2010 and the Corporations Act 2001.

- All providers are required to have a consumer protection and complaints handling systems in place in line with Standards for Registered Training Organisations (RTOs) 2015 requirements and the Smart and Skilled NSW Quality Framework (www.training.nsw.gov.au/smartandskilled/nsw_quality_framework.html)
- h&h is required to include the Smart and Skilled website details and 1300 number on all published information, the student enrolment forms and student induction material; this allows all consumers to be aware of their rights, and options for making a complaint, or providing feedback about their training
- h&h is required to provide training and support to allow the consumer to achieve competency, through quality training and assessment
- h&h is required to maintain personal information on all consumers in a secure, protected environment, ensuring there are adequate and proper procedures in place for the protection of all consumer's personal records and information

Student Fee Protection:

In line with Clause 5.3, 7.3, and schedule 6 of the Standards for RTO's 2015 and as a Fee protection for all students, h&h will not allow prospective or current student to pre-pay their course fees more than \$1,000.00.

Where the total course fee is more than \$1,000.00, the student should pay not more than \$1,000.00 at the time of enrolment and should then pay the rest of the course fee on a weekly, fortnightly or monthly instalment plan over the duration of the course.

Upon signing the enrolment form and course payment agreement (Paysmart) the student / guarantor agrees to pay the fees to h&h in the time period as set in the payment plan selected by the student/guarantor. A course completion certificate will not be issued until the balance owed to h&h is paid in full. Failure to pay the balance due, as agreed with h&h on commencement of the course, will forfeit the payment option. The outstanding account may be forwarded to a debt collection agency for recovery of the balance due to h&h. The student / guarantor may also incur additional costs for debt recovery and legal fees.

In case of refund, please refer to the h&h Refund Policy.



This section is also mentioned on the enrolment form under terms and condition - payment policy and student handbook under course fee – payment of fees **h&h Consumer Protection Liaison:**

A consumer must make their initial complaint to their training provider. Ms Kate Lovett is the h&h General Manager, and the first point of call for consumer liaison. Tel: 02 9682 0100 Email: kate.l@hnh.org.au

If a consumer cannot resolve their complaint with their training provider, then they may contact Training Services NSW by:

- applying online (www.training.nsw.gov.au/build/online_forms/general_enquiry_form.html) phone on 1300 772 104
- in person at a Training Services NSW regional office
- (see http://www.training.nsw.gov.au/about_us/sts_contacts.html)
- Or contact ASQA - <https://www.asqa.gov.au/complaints/complaints-about-training-providers>

There are other consumer complaint handling agencies, and the information for these agencies may be found at Smart and Skilled Consumer Protection Strategy, https://www.training.nsw.gov.au/forms.../contract/consumer_protection_strategy.pdf (Pages 7 and 8) Ref: <https://www.training.nsw.gov.au>

Related Legislation/Guidelines:

- **Standards for Registered Training Organisations (RTOs) 2015**
- **VET Student Loans Rules 2016**
- **Privacy Act 1988**
- **Competition and Consumer Act 2010 and the Corporations Act 2001.**

Version Dates	Policy Version 2 approved 24 November 2015 / Policy Version 3 approved 18 April 2016 Policy Version 4 approved 31 August 2017 / Policy Version 5 approved 16 March 2018 Policy Version 6 approved 20 February 2020/ Policy Version 7 approved 17 June 2020
Review Date	Version 7 will be reviewed as policies are updated
Approved by	CEO: Susan Ellis Hill General Manager: Kate Lovett
Relevant to	All staff; trainers and assessors; students

Risk Rating (Please highlight the appropriate risk level):

5 = High Risk

4 = Medium Risk

3 = Medium to Low Risk



2 = Low Risk

1 = Very Low Risk or N/A