

# POLICY AND PROCEDURE FOR CONSUMER PROTECTION

### **PURPOSE**

This policy and procedure outlines Central Coast Community College (the College) consumer protection strategy to ensure that all the College's potential and current students (consumers) have their rights protected in accordance with consumer protection legislation and contractual requirements. The College is aware of its obligations to provide consumer protection for all students as designated in the Competition and Consumer Act 2010, and associated Australian Consumer Law (ACL) requirements, and the NVR Standards for RTO's 2015.

#### **APPLICATION OF THE POLICY**

This policy and procedure applies to all liaisons with all students, prospective students, employers, prospective employers, host workplaces, staff members and partner organisations.

#### **DEFINITIONS**

**ASQA** means Australian Skills Quality Authority

**Consumer** means prospective and current students

Fee protection means how the College protects student's fees if paid in advance

**Third party** means any party that provides services on behalf of the RTO but does not include a staff member/employee.

## **POLICY STATEMENT**

The College understands that Australian Consumer Law applies to all education and training services, including:

- · Advertising, marketing and promotion
- Soliciting and taking enrolments
- Training delivery
- Learner assessment
- Handling of complaints by training providers
- Requests to cancel a learner's enrolment

The Australian Consumer Law also applies when these services are provided by third parties on behalf of the College.

## **Provider Obligations**

The College is obliged to:

- Provide the training and support necessary to allow students to achieve competency;
- Provide a quality training and assessment experience for all consumers;

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- Provide a clear and accessible feedback and consumer protection system, including a designated and identified consumer protection officer;
- Maintain procedures for protecting consumers' personal information
- Have established, documented and accessible consumer feedback and complaints handling policies and procedures; and
- Provide consumers with details of these pathways for resolving or escalating complaints.

### **Consumer Rights and Obligations**

The College consumers have the right to:

- Expect that the quality of their training meets the standards, regulations and requirement set down by ASQA and relevant government subsidy body (where applicable);
- Be informed about the collection of personal information and be able to review and correct that information; and
- Access the College's complaints handling process.
- Consumers must provide accurate information to the College; and
- Must behaving in a responsible and ethical manner.

The College uses a comprehensive and systematic strategy to ensure that consumers' rights are protected and the College 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

## **PROCEDURES**

- 1. A Quality Assurance Statement is published that ensures training and assessment services will meet the legislative requirements of a Registered Training Organisation, be fit for purpose and delivered in the advertised timeframe.
- 2. All information provided to consumers about training products and services will be accurate and factual and be quality controlled.
- 3. The College will not offer any incentives of any kind to encourage enrolment in a training product nor make any guarantees to the effect that students will successfully complete their training program, obtain employment on completion or that a training product will be delivered in a manner that does not meet the Standards for RTO's 2015.
- 4. Information regarding any Third Party Arrangements in relation to recruitment and training and assessment will be provided to all current and prospective students.
- 5. Marketing by email will meet the legal obligations of the Spam Act 2003, namely:
  - a. It is only directed to previous students or people who have given express consent or where inferred consent can be established;

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- b. It clearly and accurately identifies the sender of the message and provides information on how they can be contacted; and
- c. There is an unsubscribe option.
- d. All unsolicited marketing such telemarketing or direct marketing at a location other than our premises (including door to door sales), will meet the requirements of the Australian Consumer Law including the requirement for cooling off periods as follows:
- 6. A ten (10) business day cooling-off period (which begins the first day after the contract is received and signed by the student) will apply during which the contract can be cancelled without payment or penalty.
- 7. Students are informed of any limited entitlement schemes that may impact them by enrolling in a training product. This includes where students can only access one course in a limited time frame and where they may be excluded from funding for other training.
- 8. Students are advised, as soon as practicable, of any changes to agreed services, including any changes to relevant legislation, existing third party arrangements, new third party arrangements or a change in ownership.
- 9. Any complaint will be treated as an opportunity to review and improve the College services and will be included as part of our Continuous Improvement Strategy.
- 10. Written consent is obtained from anyone whose photograph, testimonial, logo or work is used in any form of marketing or promotion.
- 11. All personal information will be recorded and stored in line with the National Privacy Principles.

### **Consumer Protection Complaints**

- 1. If an individual feels that the 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 in accordance with the Policy and Procedure for Complaints Handling.
- 2. The College encourages individuals to discuss the situation with their trainer/assessor in the first instance, before making a complaint to the Consumer Protection Officer.

## **Central Coast Community College Consumer Protection Officer**

Debbie Bugledich
Business Operations Lead
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02 4348 4300

Alternatively, contacting the Smart and Skilled Customer Support centre on 1300 772 104 or <a href="mailto:smartandskilled.enquiries@industry.nsw.gov.au">smartandskilled.enquiries@industry.nsw.gov.au</a> may assist.

#### **VARIATIONS**

The College reserves the right to vary, replace or terminate this policy from time to time.

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#### **RELATED DOCUMENTS:**

Policy and Procedure for Student Enrolment
Policy and Procedure for Privacy and Confidentiality
Policy and Procedure for Complaints Handling
Policy and Procedure for Assessment Appeals
Policy and Procedure for Marketing and Advertising
Policy and Procedure for Continuous Improvement
Policy and Procedure for Fees and Refunds

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