

Consumer Protection Policy

Under the Australian Consumer Law (ACL), when you buy products and services they come with automatic guarantees that they will work and do what you asked for. The ACL covers refunds, consumer guarantees, unsafe and defective products, purchases using lay-bys and unsolicited consumer agreements with a door-to-door sellers or telemarketers. The ACL has been in force across Australia since January 2011 and has brought consistency to consumer law across Australian states and territories.

Australian Early Childhood College (AECC) are committed to ensuring all students and potential students are provided with a quality training and assessment service and are well informed of their rights as consumers and given a fair avenue for any complaint. If we fail to meet our obligations students can claim compensation for expense incurred as a result of loss or damage.

However, if you insist on having a service provided in a particular way that is against the service provider's advice, the service provider cannot be held responsible if the result is unsatisfactory because the method was unsuitable.

We will ensure that students rights are protected including;

1. All services provided are carried out with due skill and care;
 - fit for the purposes requested and provided,
 - in a reasonable time frame,
2. Accurate and upfront information about:
 - the fees and costs associated with their training,
 - rights and responsibilities of students, including in relationship to the Program they are enrolling in,
 - the collection and use of their personal information,
 - the process for appealing assessment decisions,
3. Practices that ensure:
 - Rights of students have been met,
 - appropriate use of all personal information,
 - training and assessment procedures meet requirements of the program students have enrolled in,

Procedure

Students are provided with all information relevant to the qualification and/or program they are applying to complete prior to completing their enrolment procedure. As part of this practice students are required to confirm in writing their awareness of all relevant requirements, rights and obligation.

If a student has any concerns or complaints, they are encouraged to contact Australian Early Childhood College in the first instance.

- Recognition First have a designated Consumer Protection Officer (CPO) Abaigh O'Connor who can be contacted on 02 4822 7109 or abaigh@rec1.edu.au . The CPO's role is to handle any complaints or grievances and to attempt to immediately resolve the issue to the best possible outcome for all parties concerned.

- Students are also recommended to read our Complaints Policy available on our website www.aecc.edu.au or on request,
- Complaints can be made verbally or in writing, and there is a Client Complaints Form available for use on our website www.aecc.edu.au or on request.

Any information provided to AECC will be handled confidentially and respectfully and all personal information protected. Throughout the resolution process students will be kept informed of any decisions and actions taken to resolve their complaint.

If the student is unhappy with the way in which your complaint has been handled or resolved there are a number of external agencies they can contact. Students can contact the following state and territory consumer protection agencies:

NSW

- Issues to do with quality of training, contact the Australian Skills Quality Authority (ASQA)
Website: www.asqa.gov.au
- Consumers specifically asking for a refund or similar should contact NSW Fair Trading
Phone: 13 32 20
Website: www.fairtrading.nsw.gov.au
- If it is a work health and safety issue contact Safework NSW
Phone: 13 10 50, Monday-Friday, 08:30am to 4:30pm
Website: www.safework.nsw.gov.au
- If you are enrolled through a Smart and Skilled program
 - Smart and Skilled enquiries/complaints
Phone: 1300 772 104
Email: smartandskilled.enquiries@industry.nsw.gov.au
Online: [enquiry/complaints form](#)

You can also contact the NSW Department of Education and Communities Consumer Protection Unit on 13 28 11 for further advice. <https://smartandskilled.nsw.gov.au/for-students/consumer-protection-for-students>

Australian Capital Territory

ACT Access Canberra Fair Trading Portal
Website: www.accesscanberra.act.gov.au/app/home#/fairtrading/fairtradingportal
GPO Box 158
Canberra City A.C.T. 2601
Phone: 13 22 81

South Australia

SA Office of Consumer and Business Services (CBS)
Website: <http://www.cbs.sa.gov.au/wcm/>
GPO Box 1719
Adelaide SA 5001
Phone: 131 882

Consumer Protection Policy

Victoria

Consumer Affairs Victoria
Website: www.consumer.vic.gov.au
GPO Box 4567
Melbourne VIC 3001
Phone: 1300 55 81 81

This policy should be read and understood in conjunction with:

- Recognition First Complaint Policy
- Client Complaints Form
- Recognition First Fees and Refunds Policy
- Recognition First Appeals Policy
- Client Appeals Form
- Recognition First Privacy Policy

Parts of the above information has been taken from;

http://www.fairtrading.nsw.gov.au/ftw/Consumers/Buying_services/Education_and_training.page?

<http://consumerlaw.gov.au/business-and-the-acl/>

Recommendations from Fair Trading NSW

Education and Training

What you need to know before signing up for a course

Every year, NSW Fair Trading receives complaints from students about fees, refunds, misleading information and course quality for training and education.

Training may cost tens of thousands of dollars with no refund available if you make a bad choice or change your mind during the course.

Don't sign up for a training course until you research the qualifications, providers, costs and payment options that best suit you and your career plans. Australia has a national system of accrediting vocational education and training (VET) qualifications and courses. Only registered training organisations can deliver nationally recognised qualifications and accredited courses.

Essential checks

Before committing to qualifications or courses, do these essential checks:

1. Check the training provider is registered

For vocational education and training, check that the training provider is allowed to offer the course in NSW. Make sure the training provider is a registered training organisation (RTO) and that the course you want to do is listed under the scope of training they are authorised to provide.

Visit: training.gov.au/Search/SearchOrganisation

2. Check the training provider is approved to offer VET Student Loans

To apply for a VET Student Loan to pay for the course, check the training provider is approved to offer loans. For details, go to the list of approved VET providers at www.education.gov.au

Also check the requirements for loan fees, interest and paying back the loan. For details check the VET Student Loans information booklet at www.education.gov.au

3. Shop around

To find the course best suited for your needs, compare prices, fees, content and length of the courses and job opportunities after completing the course. Start by checking your eligibility for government subsidised courses

at smartandskilled.nsw.gov.au

4. Be wary if approached to enrol in a course

These tips will help you make informed decisions and avoid marketing pressure tactics and unscrupulous practices:

- Never sign up 'on the spot' (when someone stops you in a shopping centre or on the street, emails you, calls you up or knocks on your door). The exception is if you have done your research and are certain the course is right for you.
- Don't feel pressured by "limited time only" prices. If they want your business they will often do you a good deal later.
- Don't be fooled by claims that a course is "free" or "government funded". Training is not usually free. If you provide your tax file number you could end

up thousands of dollars in debt via a VET Student Loan and will have to repay the loan when your income reaches a certain level.

- Don't be fooled by deals, such as "free" or bonus incentives like cash, laptops or tablets, which are built into your course fees or loan. Training providers and marketers are banned from offering students incentives to sign up to courses funded by VET Student Loans.

If you see this occurring, lodge a complaint via the VET Student Loans compliance complaints page at www.education.gov.au

- Don't get scammed. Only give out your personal details, including your tax file number, if you are confident you want to enrol. Be sure the person is an authorised representative of an approved training provider. Ask for identification.
- Never provide the training provider with your usernames or passwords from government agencies, such as the Department of Human Services, Centrelink or myGov.
- If you were approached and signed up on the spot, don't pay anything until the end of the cooling-off period (10 business days).
- Try contacting other training providers who may offer the same qualification for a cheaper price and may still offer VET student loans.

5. Make sure the course meets your learning, career and financial needs

Before entering into a contract, discuss your learning and career needs with the training provider or marketer:

- Ask how the course will meet what you want from the course and your career goals and discuss any personal circumstances that might affect your ability to study.
- Ask about the total cost, including additional costs for textbooks or other course materials, and the method of payment.
- Ask about any protections offered by the RTO for amounts you pay to them, particularly if you are paying more than \$1,500 upfront.
- Ask for cooling-off periods, [census dates](#) for cancelling VET Student Loans, cancellation and refund terms and conditions to be provided in writing.
- Always get copies of the paperwork you sign and the contact details of the marketer and the training provider so that you can ask further questions or cancel the course.

6. Read the training contract carefully

Before you sign, read the training contract carefully and check your cooling-off rights, which include the cancellation and refund conditions, in case you change your mind. Ask for the student handbook, which should have information about the training organisation's grievance and appeals policy or formal complaint process.

If there is anything you don't understand, ask the marketer and the training provider. Also, ask to speak to someone who has done the course. You may also seek help from someone you trust or from your local community organisations.

Complaints

- If you have a problem with your VET provider about the delivery of training, assessment, marketing and student information, or receiving proof of national qualifications obtained, try to resolve it with the training provider first. If you are unsuccessful, lodge a complaint with the [Australian Skills Quality Authority \(ASQA\)](http://www.asqa.gov.au) at www.asqa.gov.au or call 1300 701 801. ASQA will use information provided in complaints to regulate VET providers but does not provide a dispute resolution or advocacy service.
- If you are seeking a refund of the course or enrolment fees, or need help with your consumer rights under the Australian Consumer Law, including misleading and deceptive conduct, call Fair Trading on 13 32 20 or lodge a complaint online at www.fairtrading.nsw.gov.au
- If you have other questions and concerns about your VET provider or course, you can also contact the [National Training Complaints Hotline](http://www.education.gov.au/NTCH) on 13 38 73 or by following the email complaint process for the Hotline at www.education.gov.au/NTCH

The above information has been taken from the NSW Government Fair Trading site.

http://www.fairtrading.nsw.gov.au/ftw/Consumers/Buying_services/Education_and_training.page?