CONSUMER PROTECTION POLICY



PURPOSE

This policy specifies the strategy that ACCCO uses to ensure all potential and current students have their rights protected in accordance with Australian Consumer Law.

SCOPE

This policy applies to all ACCCO current and potential students.

DEFINITIONS

ACL	Australian Consumer Law. The principal consumer protection law in Australia.
Consumer Protection	Consumer protection is the practice of safeguarding buyers of goods and services, and the public, against unfair practices in the marketplace. Consumer protection measures are established within Australian Consumer Law
Competition and Consumer Act 2010	An Act relating to competition, fair trading, and consumer protection, and for other purposes
ASQA	Australian Skills Quality Authority

POLICY STATEMENT

ACCCO implements the necessary tools required for an effective consumer protection strategy. These include:

- policy to ensure compliance with Australian Consumer Law
- a comprehensive approach for students to make informed decisions
- an easy to understand and transparent complaints and appeals process
- strict privacy and confidentiality arrangements
- protection of fees

POLICY

MISI FADING OR DECEPTIVE CONDUCT

ACCCO and its employees shall not, when marketing, advertising, or carrying its services, engage in conduct that is misleading or deceptive or is likely to mislead or deceive.

ACCCO has a marketing policy which enforces all marketing material to be thoroughly checked for misleading or deceptive information, prior to the material being used.

UNCONSCIONABLE CONDUCT

ACCCO and its employees shall not, when marketing, advertising, or carrying its services, engage in unconscionable conduct.

UNFAIR CONTRACT TERMS

All ACCCO's third-party agreements are written to comply with the Standards for RTOs (2015) and are all registered with ASQA.

UNFAIR PRACTICES

ACCCO and its employees shall not adopt or utilise any unfair practices in carrying out its services.

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ACCCO shall send a letter of offer to all students, providing accurate and true information about its service and the fees associated with the offered course.

ACCCO shall not allow customers to participate in a course without a completed enrolment and returned completed letter of offer. For short courses ACCCO will not allow customers to engage in training without first enrolling and making payment for the course. For non-accredited training, ACCCO will not allow customers to engage in training without first making payment and agreeing to the provision of training.

INFORMED DECISIONS

It is imperative that current and potential students have access to the necessary information to make informed decisions about their study. Students should be enrolling into study that matches their career aspirations, suits their current needs, and has the right support for them to succeed.

ACCCO shall ensure information is disseminated to students via the ACCCO website, student handbook, career and study exhibitions, advertising and marketing materials, and information sessions with staff, letters of offer and conversations with enquiries staff.

ACCCO shall not use advertising material that is incorrect, misleading or offers improper inducements to study.

ACCCO ensures that its student handbook, policies and procedures and audit reports are easily accessible on the ACCCO website.

ACCCO shall not enrol students who have not read, understood, and accepted information about their chosen course, study mode and student fees and subsidies.

COMPLAINTS AND APPEALS

ACCCO adopts a straightforward, transparent, and fair complaints and appeals policy and process. It is accessible to current and potential students on the ACCCO website.

PRIVACY AND CONFIDENTIALITY

ACCCO keeps personal information about potential and current students private and confidential using secure, cloud based, data storage technologies (Wisenet and SharePoint).

Student information is only accessible with signed authorisation from the student.

FEE PROTECTION

ACCCO has several measures to ensure student fees are protected, and that students do not accrue undesirable fees.

Prior to enrolment, students are given a detailed schedule of course fees, which must be read understood and accepted before a student enrolment is confirmed.

ACCCO does not collect more than \$1500 in pre-paid fees from a student.

ACCCO maintains an unconditional financial bank guarantee to further protect student fees.

ACCCO adopts progression checks for all VET Student Loan study periods to ensure students are not disadvantaged with accrual of loan fees.