

RTO	House of Learning (RTO ID 21583)
Type	Public
Applicable Standards	Standards for Registered Training Organisations 2015 All State and Territory Funding Contracts Competition and Consumer Act 2010
Authorised by	General Manager – Quality and Compliance
Effective Date	18 October 2022
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Policy: Consumer Protection

Overview

All House of Learning (HOL) students and potential students (consumers) have the right to expect that the training they receive from HOL is consistent with the National VET Regulator's requirements (the Australian Skills Quality Authority (ASQA)), the requirements of state and territory funding contracts and the Competition and Consumer Act 2010.

HOL has implemented this *Consumer Protection Policy* to protect the needs and interests of all clients. A designated *Consumer Protection Officer* has also been assigned:

General Manager – Quality and Compliance

Email: enquiries@houseoflearning.edu.au

Phone: 1300 4 HOUSE (1300 446 873)

Level 1, 570 St Kilda Road, Melbourne 3004

Australian Consumer Law

HOL maintains compliance with the national *Competition and Consumer Act 2010* and associated *Australian Consumer Law (ACL)* requirements as specified in the Act and enacted in various state legislation across Australia. The ACL protects clients and ensures fair trading in Australia. Under the ACL clients have the same protections, and businesses have the same obligations and responsibilities, across Australia.

Consumer's Rights and Obligations

All consumers have the right to:

- Expect that the education and training they receive will be of a quality consistent with the national VET regulator's requirements (ASQA).
- Expect that HOL will meet state and federal Government's rigorous expectations in the area of quality, ethics, accountability, and responsiveness.
- Be informed about the personal information that is collected about them and their right to review and correct that information.
- Have access to the HOL Grievances, Complaints and Appeals process.

All consumers have obligations, including but not limited to:

- Providing accurate information to HOL.
- Behave in a responsible and ethical manner.

HOL Obligations

HOL Obligations - HOL ensures it:

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

- Ensuring that its organisation, staff, and agents meet public expectations of ethical behavior at all times.
- Conduct marketing activities with integrity, accuracy, and transparency and without financial incentives or other inducements to consumers.
- Ensuring prospective consumers are properly informed about their fees and their responsibilities and obligations.
- Provides a clear and accessible feedback and consumer protection system, including a designated and identified consumer protection officer;
- Maintains procedures for protecting consumers' personal information
- Has established, documented and accessible consumer feedback and complaints handling policies and procedures; and
- Provides clients with details of these pathways for resolving or escalating complaints.

Quality Training and Assessment

HOL provides the training and support necessary to allow consumers the opportunity to achieve competency. Consumers are at the center of service delivery and as such HOL will provide consumers with the support required to successfully complete their qualification. Trainers and Assessors are highly qualified and experienced industry professionals that optimise a student's ability to meet course requirements by delivering a quality training and assessment experience.

Ethical and Accurate Marketing

HOL ensures that the advertising materials promote the RTO as professional, ethical, non-discriminatory and a trusted centre of learning. Through its advertising and marketing channels, HOL informs consumers about programs and outcomes accurately and realistically. Where a course is offered under a funding subsidy HOL provides information on how accessing this funding may affect accessing Government funded training opportunities in the future.

All promotional material is approved internally by the National Quality Assurance and Compliance Manager (or approved delegate), prior to publication.

Where promotional platforms or materials refer to fees and charges, HOL ensures that all consumers are provided with clear and accurate information relating to these fees and charges.

HOL will ensure that all Marketing and Advertising:

- Accurately represents, to current and prospective clients, training and assessment products and services that lead to AQF qualifications or Statements of Attainment and ensure that advertised outcomes are consistent with these qualifications.
- Advertises AQF courses only if they are included in the scope of registration and will not state or imply that services are within the scope if they are not.
- Ensures that all marketing and advertising materials identify training and assessment services leading to AQF qualification and/or Statement of Attainment separately from any other non-nationally recognised training / assessment services.
- Ensures the appropriate use of the Nationally Recognised Training (NRT) and Australian Qualifications (AQF) logos on advertisements in accordance with Government standards and legislation.
- Complies with all marketing requirements under individual state funding contracts.
- Obtains prior written permission from any person or organisation for use of any marketing or advertising material, which refers to that person or organisation, and will abide by any conditions of that permission.
- Ensures that full details of special conditions applying to our services will be communicated to our clients and participants.
- Ensures it distinguishes where it is delivering training and assessment on behalf of another RTO; and
- Ensures that it distinguishes where training and assessment is being delivered on its behalf by a third

party.

HOL Promotional Materials do not:

- Encourage unrealistic expectations about the level of qualifications attainable and the facilities and equipment provided.
- Make claim to approval or recognition that is inaccurate or use misleading or false comparison of courses with others provided by competitors.
- Make misleading statements concerning the qualifications or experience of staff.
- Make misleading or false statements about employment outcomes of its courses.

Provision of Information

The enrolment and induction process enables consumers to make an informed decision about their training and assessment requirements and enter a training pathway that is suitable and free from discriminatory barriers.

Comprehensive information is available to consumers including student related policies and procedures, course and fee information, rights and responsibilities, complaints and appeal mechanisms and information regarding the collection of personal information. The organisations policies and procedures are located on the HOL website and outlined in the student handbook. Consumers are provided with information prior to enrolment on how to make a complaint and/or raise any concerns related to their enrolment and / or training.

Consumer Protection Complaints

If an individual feel that HOL or one of its third-party representatives has breached its obligations in the undertaking of marketing and sales activities, they may raise a complaint. We encourage individuals to discuss the situation with their HOL representative in the first instance, before making a complaint.

Grievances, Complaints and Appeals

HOL is committed to providing the highest quality training services and to ensuring that all students and clients have a positive experience when dealing with us. However, we recognise that there may be times that we do not live up to your expectations.

We view grievances and complaints as an opportunity to review continuous improvement opportunities. HOL has mechanisms in place to ensure that it reviews all complaints and grievances formally lodged.

HOL will address any and all complaints in a fair, constructive and timely manner.

The principles of this system are as follows:

- Complaints and appeals are investigated and resolved as quickly as possible.
- All complaints and appeals are acknowledged in writing and finalised after a comprehensive investigation has occurred.
- Procedural fairness and the principles of natural justice are adopted at each stage of the complaint/appeal process.
- Information on how to make a complaint/ appeal is available in the student handbook and on the organisation's website.
- Any opportunities for improvement identified through the complaints and appeals process will be actioned through the organisation's continuous improvement process.

The *Grievances, Complaints and Appeals Policy* may be found on the HOL website advises consumers on how to make a complaint directly to HOL. <https://houseoflearning.com.au/key-links-and-documents/>

Fees, Charges and Refunds

HOL will ensure the following:

- All information regarding fees to be paid by the student will be supplied individually.
- Consumers will be notified of any schedule of payments.
- Any fee schedule will ensure that all fees are paid in full prior to completion of training and assessment.
- All fees collected by HOL will be retained by HOL.
- Consumers will be entitled to two (2) attempts to complete a unit of competency without additional cost.
- Fees will be adjusted to reflect any RPL or CT and if necessary, refunds will be made.
- Information on fee refunds and withdrawal of enrolment without penalty will be supplied.

Fee Protection

HOL acknowledges that it has a responsibility under Standard 7.3 of the Standards for Registered Training Organisations (RTOs) 2015 and relevant State Funding Contracts to protect the fees paid by consumers in advance of their training and assessment services being delivered. HOL takes no more than \$1500 in pre-paid fees.

The Fees, Charges and Refund Policy describes how fees are collected and also describes the circumstances in which a refund may be available to consumers.

For further information please see our *Fees, Charges and Refunds Policy* located on our website: <https://houseoflearning.com.au/key-links-and-documents/>

Protecting Personal Information

HOL will collect personal information in order to carry out its functions properly and efficiently. HOL only collects personal information that is required for the purposes of education or in order to meet government reporting requirements.

HOL policies and procedure abide by the Australian Privacy Principles and outlines the reasonable measure taken to protect the privacy of individuals and staff in line with state and federal legislation. A mechanism exists in which individuals and staff can raise a complaint in relation to how their personal information is handled.

The HOL Privacy Policy and Student USI Policy can be located on the HOL website: <https://houseoflearning.com.au/key-links-and-documents/>

Continuous Improvement

HOL is committed to the provision of high-quality vocational education that meets the needs of industry, employers and individuals and is compliant with the Standards for Registered Training Organisations (RTOs) 2015, and relevant legislation.

To ensure continual compliance and high-quality education, HOL is committed to an integrated continuous improvement process that reviews and evaluates the training and assessment services, student services and administrative management systems. In the event that opportunities are identified to improve our consumer protection strategy the organisation will take the corrective action require.