Consumer Protection Policy and Procedure

Policy and Procedure Name | Consumer Protection Policy and Procedure
Version                | 2.1
Approved By            | General Manager Academic
Date Approved          | 31/07/2016
Review Date            | 30/06/2017

1. Purpose and Scope

The following policy and procedure outlines the organisation's consumer protection strategy to ensure that all of Readygrad potential and current students (consumers) have their rights protected in accordance with consumer protection legislation and contractual requirements. This policy and procedure is applicable to all staff and contractors, employers and potential students and has been designed to be read in conjunction with the Complaints and Appeals Policy and Procedure, Marketing and Advertising Policy and Procedure, Privacy Policy and Procedure, Subcontracting Policy and Procedure and Continuous Improvement Policy and Procedure.

2. Abbreviations/Definitions

Consumers | Prospective and current students/clients
Fee protection | Describes how the organisation in accordance with Clause 7.3 and Schedule 6 of the Standards for Registered Training Organisations protects student’s fees if paid in advance.
RTO | Australian Skills Quality Authority.
Third party | Is any party that provides services on behalf of the RTO but does not include a staff member/employee
USI | Unique Student Identifier

3. Policy

Readygrad uses a comprehensive and systematic strategy to ensure that consumers’ rights are protected and the Organisation 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
3.1 Ethical and accurate advertising/marketing

Readygrad ensures that it provides all prospective and current learners and clients with accurate, factual and accessible information about the RTO, its services and performance.

All advertising and marketing material is systematically checked in accordance with the organisations “Advertising and Marketing Policy and Procedure” and is approved by the Compliance Manager prior to its publication release.

The advertising and marketing of all products listed on its scope of registration are free of inducements and do not provide the consumer with any guarantees of a successful completion outcome, that their course can be completed in a manner inconsistent with volume of learning requirements, and that their course will lead to an employment or licensing outcome if this cannot be guaranteed.

Where a course is offered under a funding subsidy Readygrad provides information in accordance with its contractual requirements including but not limited to; the acknowledgement of funding, subsidy details and any loss of entitlement that may occur.

In the instance where the advertising and marketing of products on Readygrad scope of registration is undertaken by another party, Readygrad ensures that;

- A comprehensive agreement outlines the expectation and requirements of both parties.
- Advertising and marketing principles and materials remain consistent with the organisations “Advertising and Marketing Policy and Procedure”.
- Advertising and marketing materials are approved by the Compliance Manager.
- Where a third party is being used to recruit students on the organisations behalf this is clearly identified and reflected in the relevant marketing and advertising materials
- Monitoring processes and systems are in place to monitor the third party agreement and the student’s experience.

For more information, see Readygrad “Advertising and Marketing and Subcontracting Policy and Procedure”.

3.2 Comprehensive information provision

Throughout the application and enrolment process Readygrad provides consumers with different ways to access the relevant information required to make an informed decision about their course and RTO selection and to fully understand their rights and responsibilities. The application, enrolment and continuous improvement process supports the provision of information and closely monitors the students experience to ensure that consumer rights are upheld at all times.

Information is accessible via a variety of different ways including but not limited to the organisations website, student handbook, applicant information sessions, student interviews and by speaking to Readygrad staff throughout the application and enrolment process.

Comprehensive information is available to consumers including student related policies and procedures, course and fee information, rights and responsibilities, feedback, complaints and appeals mechanisms and the collection of personal information. The organisations policies and procedures are located on the Readygrad website and a synopsis outlined in the student handbook. Detailed course information can also be found on the website and is sent to applicants on enquiry.

Consumers are provided with information prior to enrolment on how to make a complaint and/or raise any concerns related to their enrolment. Students are provided with the contact details of the Compliance Manager or government agencies for further support.
In order to protect consumers under 18 years of age, they are not accepted into the program.

For more information, see Readygrad “Student Enrolment Policy and Procedure”.

3.3 Fee protection

Readygrad is committed to meeting its contractual requirements and in accordance with the Standards for Registered Training (RTOs) 2015 does not collect more than $1500.00 in pre-paid fees at any one point in time.

Students prior to enrolment are made aware of the following:

- Fee protection mechanisms (information contained in fees and refund policy and procedure)
- Fees to be charged, by when and in what amounts
- Payment plans
- Refund policy and procedure and criterion
- How to apply for a refund
- Complaints and appeal process

For more information, see Readygrad “Fees and Refund, and Complaints and Appeals Policy and Procedure”.

3.4 Accessible and transparent complaints and appeals processes and systems

To ensure the organisation delivers high quality training and continually improves upon its systems and processes, Readygrad has an accessible and transparent complaints process and system. The complaints and appeals process quickly responds to allegations involving the conduct of the RTO, its trainers, assessors or other staff, a third party providing services on Readygrad behalf or a learner of Readygrad.

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.
- Where Readygrad considers more than 60 calendar days are required to process and finalise the complaint/appeal they will inform the complainant/appellant in writing as to why this is required and will provide the complainant/appellant regular progress updates on the progress of this matter.
- Where complaints and appeals are unable to be resolved internally and at the request of the individual a review by an appropriate independent party of the RTO and the complainant/appellant occurs.
- Any opportunities for improvement identified through the complaints and appeals process will be actioned through the organisation’s continuous improvement process.

For more information, see Readygrad “Complaints and Appeals and Continuous Improvement Policy and Procedure”.

readygrad.com.au | info@readygrad.com.au
Sydney | Melbourne | Adelaide | Perth
RTO 91436 | ABN 86 117 850 281
3.5 Protection of consumer’s personal information

All prospective and current consumer personal information is protected in accordance with the National Privacy Principles. The following principles are applied;

- Readygrad only collects personal information for the purposes of application/enrolment.
- Consumers are provided with information on the Unique Student Identifier and are required to sign a declaration/consent authorising Readygrad to use/verify their USI for the purpose of their enrolment.
- Information is securely stored and only accessed by Staff for the purposes of the individual’s enrolment.
- Consumers are provided with information on how their information will be collected, used and stored prior to enrolment.
- Students complete a declaration stating that they consent to their personal information being collected and used by Readygrad, governments and other agencies for the purpose of administration and research.
- Consumer’s personal information is not be disclosed to another party without the individual’s written consent.
- Students have a right to access and correct their personal information.

For more information, see Readygrad “Privacy Policy and Procedure”.

4. Procedure

As outlined throughout this document consumers are encouraged to obtain information through the relevant policy and procedure available via the website, their student handbook or on request from Readygrad staff. If a student wishes to make a formal complaint or an appeal they are encouraged to follow the organisations complaints and appeals policy and procedure addressing their complaint/appeal to the Compliance Manager.

Compliance Manager
Telephone Number – +61 (0)2 9619 5350 / Email address - compliance@readygrad.com.au

5. References

- Australian Privacy Principles
- Privacy Act 1998
- Standards for Registered Training Organisations (RTOs) 2015