

Consumer Protection Policy and Procedure

Version 2

July 2025

Purpose and Scope

The following policy and procedure outlines the organisations consumer protection strategy to ensure that all of ATQ College 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.

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.

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

Policy

ATQ College 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

Ethical and accurate advertising / marketing

ATQ College 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 Advertising and Marketing Policy and Procedure" and is approved by the prior to its publication release by the CEO.

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.

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

- ☐ A comprehensive and detailed 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 CEO.
- ☐ 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.

Comprehensive information provision

Throughout the application and enrolment process ATQ College 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 monitor 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 Learning 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 ATQ College website and a synopsis outlined in the student handbook.

Detailed course information is uploaded on the website and is periodically reviewed for currency and can be obtained by applicants on request/enquiry.

Consumers are provided with information prior to enrolment on how to make a complaint and/or raise any concerns related to their enrolment.

“Student Enrolment Policy and Procedure”.

ATQ College is committed to meeting its contractual requirements and in accordance with the Revised Standards for Registered Training (RTOs) 2025 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
- ☐ Feedback mechanisms
- ☐ Complaints and appeal process

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

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, ATQ College 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 ATQ College behalf or a learner of ATQ College. 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 organisations website.
- ☐ So that consumers are aware of their rights and options for making a complaint or providing feedback
- ☐ Where ATQ College 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 organisations continuous improvement process.

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;

- ☐ ATQ College 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 ATQ College 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 ATQ College, governments and other agencies for the purpose of administration and research.
- ☐ Consumer's personal information is not disclosed to another party without the individual's written consent.
- ☐ Students have a right to access and correct their personal information.

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 form, teaching and support staff.

If a student wishes to make a complaint or an appeal they are encouraged to follow the organisations complaints and appeals policy and procedure addressing their complaint / appeal to the ATQ College;

Consumer Protection Mail to: admin@atqcollege.edu.au

T: 02 8722 509

If the consumer is unable to resolve their complaint, appeal or concern internally consumers can make a complaint or provide feedback is outlined on the website, in the student handbook and on all public information including application forms and student induction material.

Cooling Off Period

It is understood by ATQ management that as a business 'selling' products and services ATQ College is required to be:

- be transparent about fees, refunds, and cancellations,
- comply with relevant state/territory consumer laws

NSW law on cooling off (general consumer contracts)

Under the Fair Trading Act 1987 (NSW) and Australian Consumer Law (ACL), a statutory 10-business-day cooling-off period applies if: the course is sold through unsolicited consumer agreements (e.g. door-to-door sales, telemarketing, or similar approaches), OR a training contract is signed away from the RTO's premises without the student initiating contact.

During this 10-day period, the RTO cannot take payment (other than in limited circumstances) and the student can cancel without penalty