

Salford College

INTERNATIONAL STUDENT HANDBOOK

International Student Handbook Document No. 2071 Uncontrolled once Printed	CRICOS Code: 03076M Revision Date: 14-02-2024	Bandicoot Pty Ltd T/A Salford College RTO Code: 40298 Next Review Date:14-02-2025	Page 1 of 84 Approved Date: 14-02-2024
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Section 1

Introduction and other information

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INTRODUCTION

Welcome

Welcome to Salford College and congratulations on choosing to undertake training to further enhance your skills, knowledge and career options. We assure you that we will provide you with utmost support and guide you through every step of your relationship with Salford.

This handbook provides you with information about our organisation, what you can expect from us and what we expect from you. You will also find useful information about our policies and procedures and some useful contacts. You will also find information about any regulations governing the training process and our relationship.

We look forward to providing you with optimal support and assistance throughout your training. Please feel free to approach the college or your trainer with any queries. You will find the details of the college and the contact details at the end of this document.

SALFORD COLLEGE

SALFORD COLLEGE was established to provide high quality and professional business and training solutions. We understand that our clients require value for money, reliable and timely service, attention to detail and ultimately quality solutions that meet their needs and budget.

To achieve this, we have a team of professionals dedicated to providing the highest level of service. Our team has a wealth of experience in providing client focused business and training solutions that will meet your needs, at very competitive rates. We believe that you will find in our team some of the most committed and motivated individuals working with you for your benefit.

Providing a client focused approach enables us to design a customized solution to meet your individual business requirements whilst delivering a high standard of quality in our services to ensure complete client satisfaction.

SALFORD COLLEGE delivers a range of nationally accredited and non-accredited qualifications through the approval of the Australian Skills Quality Authority (ASQA).

This means that we have met several requirements to make sure that the courses we offer meet strict national standards which Salford College is rigorously audited on a regular basis by the governing body. This gives you the confidence that the training you complete with SALFORD COLLEGE is of the highest quality and that the skills and knowledge you gain are recognised by employers and other training organisations throughout Australia.

For a complete list of qualifications, we offer, you can either visit our website www.salfordcollege.edu.au or alternatively you can speak to any member of Salford college team.

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Our Vision

To be a trusted name and be in the forefront in education and training services.

Our Mission

To provide the highest quality tailored and flexible business and training solutions with ongoing exceptional service.

Our Aim

1. To ensure organisations are aware of the benefits of customised business and training solutions to their business;
2. To support and inspire businesses to achieve their full potential; and
3. To inspire and motivate individuals to achieve their goals by participating in training and achieve their goals in life.

LOCATION AND CONTACT NUMBERS

Salford College

- Level 11, 68 Grenfell Street, Adelaide SA 5000
- 65 Hindley Street, Adelaide SA 5000
- Shop 6, GF, 20-22 Macquarie Street, Parramatta NSW 2150
- Allure Function Centre, 107-109 Main Street, Blacktown NSW 2148/ Bayati Kitchen, Paramatta NSW
- Unit 4, 1445 Main north Rd. Para Hills West SA 5096

Phone: +61 08 8232 6190

Email: info@salfordcollege.edu.au

Web: www.salfordcollege.edu.au

Facebook: <https://www.facebook.com/salfordcollege.australia/>

OPENING HOURS

The office hours are from 9.00am – 5.00pm Monday to Friday. The administrative staff can assist you during these hours.

Facilities

Salford College has equipped training rooms with comfortable seating and good amenities including well equipped student eating area, coffee/tea facilities and fridge along with a microwave. The college also offers wifi, photocopying and printing for all students.

COMPUTER LABS

A computer lab is available to students to assist with their study. The computer lab is located at both the city campuses in Adelaide and Parramatta campus.

CODE OF CONDUCT

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To ensure you gain the maximum benefit from your time with us, we reserve the right to remove any person who displays disruptive behaviour. Disruptive behaviour will not be tolerated. You must comply with all your Visa requirements, as outlined on the Department of Home Affairs website (<https://www.homeaffairs.gov.au/>) and Salford College's Code of Conduct.

CODE OF CONDUCT FOR STUDENTS

- Treat staff and student with respect always
- Follow directions from staff
- Do not damage, steal or misuse property
- Do not plagiarise
- Do not bully or harass
- Act in a manner that does not place you or others at risk
- Pay all student fees in accordance with the fee schedule
- Participate in all assessment tasks
- Do not attend classes under the influence of alcohol or illegal drugs

Unacceptable Behaviour includes

- Interruptions during class delivery
- Smoking in non-smoking areas
- Being disrespectful to other participants
- Use of offensive language
- Sexual harassment
- Acting in an unsafe manner
- Not participating in group activities
- Continued absence
- Attending under the influence of alcohol or illegal drugs
- Lack of personal hygiene
- Other objectionable behaviour

BREACHING THE SALFORD COLLEGE CODE OF CONDUCT

In the event of a breach of our Code of Conduct, the Student Support Officer will contact you to discuss the issue. The meeting will be recorded. A breach may result in a written warning, suspension or cancellation of your enrolment. You may be denied access to classes if we feel this is necessary.

You have the right to

- Be treated fairly and with respect
- Not be intimidated
- Work in a safe, clean and cooperative environment
- Have any disputes settled in a fair manner
- Learn in an environment that is conducive to learning
- Have existing skills and knowledge recognised

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- Privacy of personal information
- Information about assessment given at beginning of unit
- Feedback regarding assessment
- Lodge a complaint and have it investigated without fear of victimisation
- Express and share ideas.
- Ask Questions
- An appeal process regarding decisions made about your study

SALFORD CODE OF PRACTICE

This Code of Practice provides the basis for good practice in the marketing, operation, financing and administration of education and training services by Salford College (SALFORD).

SALFORD is a Registered Training Organization (RTO) registered in Australia and must comply with the National Vocational Education and Training Regulator (NVR) Standards and the VET Quality Framework.

For the purposes of this Code, “student” refers to any person participating in education or training delivered by SALFORD. A “client” is a person or organization who may enter a written agreement with the RTO for the delivery of education and training services.

1. PROVISION OF TRAINING AND ASSESSMENT SERVICES

- Has policies and management practices which maintain high professional standards in the delivery of training and assessment services, and which safeguard the interests and welfare of students and/or clients
- Maintains a learning environment that is conducive to the success of students
- Has the capacity to deliver and assess the vocational qualifications for which it has been registered, provide adequate facilities, and use methods and materials appropriate to the learning and assessment needs of students
- Monitors and assesses the performance and progress of students
- Ensures that trainers are not only suitably qualified but are also sensitive to the cultural and learning needs of students
- Ensures trainers and assessors have current and relevant vocational competencies and provides professional development for trainers and assessors as required
- Ensures that assessments are conducted in a manner that meets the endorsed components of the relevant Training Package(s) and/or accredited courses
- Conducts recruitment of students always in an ethical and responsible manner
- Offers learning and assessment services that as far as practicable meet the students individual learning needs, tailors the course to meet these needs and offers a range of learning and assessment resources

2. ACCESS AND EQUITY

- Is committed to access and equity principles and processes in the delivery of its services and will not unlawfully discriminate against clients/students. The obligations placed on our staff and students are to protect their health, safety and welfare and ensure as far as possible that learning experiences are positive and free of discrimination or harassment of any sort.
- Will assess each student’s learning support needs including language, literacy and numeracy requirements.
- Has policies and procedures which ensure that students are treated fairly and receive all reasonable assistance to successfully complete their course once accepted for enrolment
- Will deal fairly and constructively with your concerns and complaints about our services
- Provides a safe, secure and healthy learning environment
- Provides appropriate services in terms of academic and personal support

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- Endeavors to meet everyone's diverse learning needs
- will provide culturally inclusive literacy and numeracy training that meets individual, community and industry needs.
- Is firmly committed to providing equal employment opportunities and educational outcomes for all staff and all students

3. SKILLS RECOGNITION

- Recognizes that you may already hold skills and knowledge that are relevant to the course outcomes, gained through prior work/life experience and/or informal study
- Will assist you to gain recognition of these skills and knowledge through a process called Recognition of Prior Learning (RPL)
- Recognizes relevant units of competency completed with another RTO and will automatically credit these towards completion of the qualification
- RPL and National Recognition obligations are reflected in its policies and procedures and information provided to staff and clients

4. MARKETING OF TRAINING AND ASSESSMENT SERVICES

- Markets and advertises its products and services in an ethical and accurate manner
- gains written permission from a student or client before using information about that individual or organization in any marketing materials
- Accurately represents recognized training products and services to prospective students and clients
- Ensures students and clients are provided with full details of conditions in any contract arrangement
- Ensures that no false or misleading comparisons are drawn with any other training organization or qualification

5. FINANCIAL STANDARDS

- Has a refund policy that is fair and equitable, and this policy is made available to all students and clients prior to enrolment
- Has appropriate measures in place to ensure students are not financially disadvantaged in the event of the financial failure of the organisation
- Ensures that the contractual and financial relationship between the student/client and the RTO is fully and properly documented, and that copies of the documentation are made available to the student/client. Documentation includes the rights and responsibilities of students, costs of training and assessment services, issuance of qualifications, payment arrangements, refund conditions and any other matters that place obligations on students or clients
- Is a member of the Overseas Tuition Assurance Scheme (AUSTAS)/TPS
- Has its financial records certified by a qualified accountant to Australian Accounting Standards on an annual basis
- Provides annual reports on financial viability to the relevant registering body as required
- Operates under the directions of ESOS Act to ensure that the deposit paid by students in advance for studies not commenced is protected.

6. PROVISION OF INFORMATION

- Supplies accurate, relevant and up-to-date information to prospective students and clients
- Supplies this information to students and clients prior to enrolment
- Regularly reviews all information provided to ensure its accuracy and relevance
- Informs students/clients prior to enrolment of all the costs and charges to be incurred throughout the course

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7. RECORD KEEPING

- Ensures that academic, financial and other records are complete and accurate
- Manages these records to maintain confidentiality and will not divulge these to third parties unless authorized by the student/client or under law
- Keeps complete and accurate records of the attendance and progress of students
- Keeps financial records that reflect all payments and charges and the balance due
- Provides copies of these records to participants on written request
- Keeps records of all statements of attainment and qualifications issued and reports this regularly to the relevant government departments

8. INDUSTRY ENGAGEMENT

- Engages regularly with relevant industry representatives to evaluate its training and assessment services and ensure that graduates hold the required skills and knowledge to the standard of performance required in the workplace
- Develops its training and assessment strategies in consultation with industry to ensure that they are relevant to industry requirements
- Ensures where training and/or assessment occurs in the workplace that evidence of the student's performance will contribute to assessment
- Ensures that trainers continuously engage with industry to ensure their knowledge and skills reflect current industry practice

9. APPEALS AND GRIEVANCES MECHANISM

- Ensures that students and clients have access to a fair and equitable process for dealing with grievances and provides an avenue for students to appeal against decisions which affect their progress
- Makes every effort to resolve student/client grievances
- Has a grievance policy where a member of staff is identified to students and clients as the reference person for such matters
- Ensures the appeals and grievance policy and procedure is available to students at the time of enrolment
- Advises students and clients of the appropriate body for seeking further assistance in the case where a grievance cannot be resolved internally

10. QUALITY CONTROL

- Is committed to continuously improving the services it offers
- Seeks feedback from students and clients on their satisfaction with services they have received and seeks to improve its services in accordance with their expectations
- Ensures that its operations comply with the National Vocational Education and Training Regulator Act 2011, VET Quality Framework and the standards for Registered Training Organizations by carrying out regular internal audits

ACADEMIC AND ATTENDANCE POLICY AND PROCEDURE

Salford College has elected to implement the Department of Education and The Department of Home Affairs Course Progress Policy and Procedures. What this means, is your progress through your course is carefully monitored, and unsatisfactory academic performance may lead to cancellation of your enrolment.

Salford College identifies one semester as a study period. Each semester consists of two terms of around ten weeks each. You are required to complete all assessment tasks for each unit of competency. You will be informed no later than four weeks after the assessment, whether the assessment outcome was satisfactory or not satisfactory.

You will be at risk of not maintaining satisfactory course progress if you are 'not yet competent' in 50% or more of the units attempted in any one study period.

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If your progress is not satisfactory, a reminder to you of your obligations and an invitation to see the Student Support Officer will be mailed to you. The Student Support Officer will also contact you by telephone or email. This meeting is to assist you in developing a plan of action to improve your academic performance.

Students enrolled in ELICOS programs are to maintain 20 hours work load and will be reported to the department of Home Affairs should they not meet the attendance requirements of the course within a study period (3 months)

Do not ignore this!

If there is no valid reason for the ongoing underperformance, the matter will be referred to the CEO, who can choose to cancel your enrolment.

If you fail to get in contact, or do not access the complaints process within 20 working days, or fail to attend the scheduled meeting, the Student Support Officer will issue a warning letter advising you that you are at risk of breaching your student visa requirements through not achieving Satisfactory academic progress.

If you again fail to get in contact, the Student Support Officer will issue a final letter advising that you are in breach of your student visa requirements and you will be reported to Department of Home Affairs (Under the Migration Act 1958).

If you still do not respond to the final Warning letter, your course enrolment will be terminated for non-compliance with visa conditions (Under the Migration Act 1958) and processed as required by the ESOS Act 2000. A copy of any breach notice will be sent to you. This breach notice offers you 20 working days in which to trigger the complaints and appeals process.

If you don't trigger the complaints and appeals process, or if you withdraw from the course, then Salford College will terminate your enrolment and cancel your CoE. DIISTRE and Department of Home Affairs will be notified of this action. This may result to visa cancellation depending on the interview outcome with Department of Home Affairs.

Compassionate or compelling circumstances

Compassionate or compelling circumstances are generally those beyond the control of the student and they have an impact on the student's capacity and/or ability to progress through a course. These could include:

- Serious illness or injury, where a medical certificate states that the student was unable to attend classes. (Students must provide a medical certificate to the College).
- Bereavement of close family members - parents or grandparents (death certificate to be provided)
- Major political upheaval or disaster in your home country requiring emergency travel
- Traumatic experience - Involved in or witnessing an accident or a crime committed against the student or the student has been a witness to a crime and this has impacted on the student (these cases will need to be supported by police or psychologists' reports).

Applying for special leave (compassionate or compelling circumstances)

Students who wish to apply for leave for compassionate or compelling circumstances (as detailed above) must submit a 'Request for Special Leave' application form. The

STUDENTS WITH SPECIAL NEEDS

In line with our Access and Equity practices, students with special needs are offered the same opportunities as any other candidate. Our training and assessment programs will take special needs into consideration. Flexible learning and assessment methods will be adapted according to your specific requirements if necessary.

STUDENT SUPPORT SERVICES

Student Services can assist with academic or non-academic support. You may also request additional support from your trainers or Course Coordinators throughout your study.

The Student Support Officer can advise students in all aspects of student life. The Student Support Officer is there to discuss and support students with issues including:

- Support in finding accommodation

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- Learning pathways and possible RPL opportunities
- Provision for special learning needs
- Provision for special cultural and religious needs
- Provision for special dietary needs
- Any other issue

Student support officer can recommend students to internal and external agencies for any specialised help should the student need it. The college has a register of external support agencies to name a few and the student can be guided to any one of them. The college will not charge or take any commission for such a service.

ACADEMIC MISCONDUCT AND PLAGIARISM

Academic misconduct and actions demonstrating a lack of academic integrity include but are not limited to the following:

- Cheating in assessment tasks
- Cheating in exams and/or tests
- Collusion – whereby a student collaborates with others and submits work that has been created by more than one person, as being solely their own work (not the same as tasks set out as group assessments)
- Plagiarism (whereby a student copies more than 10% of anyone else’s work and presenting it as their own original work)
- Submission of work by a student that is clearly not the student’s own work
- Submission of work that has been significantly edited by someone else
- Submission of work previously submitted at Bandicoot Group Pty Ltd T/A Salford College or elsewhere for another unit or competency or course
- Academic fraud – having someone else sit a test or other assessment requirement in the student’s place, falsely representing themselves as the student
- Not providing citations

Non-academic misconduct and unacceptable behaviours include but are not limited to the following:

- Intentional breaches of Commonwealth or State law
- Disrespectful, threatening or abusive behaviour towards other students, staff or members of the public
- Endangering the health and/or safety of self or others
- Violence
- Damage or destruction of property
- Theft of property of Bandicoot Group Pty Ltd T/A Salford College
- Theft of property of staff, other students or any other person (such as during industry work placement)
- Carrying of weapons
- Possession of illegal, banned or dangerous items and/or substances
- Being intoxicated or under the influence of drugs or alcohol
- Refusing to identify themselves truthfully or misrepresenting their identity
- Smoking indoors or within the premises or facilities
- Disobeying trainer assessors, continuously interrupting the trainer or refusing to participate in class activities
- Unauthorised use of mobile telephones or other devices in class
- Harassment, discrimination or vilification in any form against a student or students, staff member, agent or any other person
- Photographing, recording or filming a person without their permission
- Harassing, bullying or behaving inappropriately through social media or other means
- Bullying will not be tolerated in any form
- Non- payment of fees

Please note there are consequences of any of these. These could lead to warnings, intervention, suspension and cancellation from the course. For further details please refer to the policy on Salford College website

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RESOURCES, ASSESSMENT & REPORT

Students will be informed by their trainers what resources they need to have with them while they are training.

Several approaches to course assessments are used by Salford College staff. Assessment approaches may include; observation of performance in class, kitchen practical exercises, case studies, projects, assignments, presentations, role plays, written tests, exams, work experience or work placement.

Students will be given information in advance regarding the time, content and format of each assessment.

Also, see the current fees schedule regarding any re-sit charges and which may attract fees (can be obtained from website or front desk at the college)

STUDENTS' RESPONSIBILITY

Current Address Details

It is a Visa requirement that you **must** always maintain a current residential address on your student file .

You no longer need to keep Department of Home Affairs informed of your updated details, as the Department of Home Affairs will check these details with your education provider as required.

USI - UNIQUE STUDENT IDENTIFIER

From 1st January 2015 students enrolling in nationally recognised training in Australia will need a Unique Student Identifier (USI).

The USI is a form of file number that will link students to their training records which are held in the national training collection. Students will be able to access their records online, download them and share them with future training organisations electronically. With the student's permission, training organisations will be able to see their students' entire nationally recognising training record commencing with records collected in 2015. Training organisations will find it easier to assess pre-requisites and credit transfers and assess students' eligibility for government funded training places.

The USI will improve the VET sector's transparency and responsiveness, enable more evidence-based policy intervention by Governments and support the management of government funded student subsidy programs.

The USI Office has developed two connection options:

1. A web services solution that provides a seamless system to system interface with a training organisation's student management system and
2. The USI Registry system.

Both systems allow:

- The creation of USI accounts for students who give the training organisation permission to do so
- The ability to verify a student's USI number to ensure its accuracy and reliability before uploading their AVETMISS compliant submission to the National Centre for Vocational Education Research (NCVER) database.

Students who need a USI include:

1. Students who are enrolling in nationally recognised training for the first time;
2. School students completing nationally recognised training; and
3. Students continuing with nationally recognised training.

A student who is continuing study is a student who has already started their course in a previous year (and not yet completed it) and will continue studying after 1 January 2015.

Once a student creates their USI they will be able to:

- Give their USI to each training organisation they study with;

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- Give their training organisation permission to view and/or update their USI account;
- Give their training organisation view access to their transcript;
- View and update their details in their USI account; and
- View online and download their training records and results in the form of a transcript from 2016.
- Control access to their transcript from 2016.

USI Access Form

To gain access to the USI Registry system you are required to complete the USI Access Form.

This form is available on the USI website using the following link:

<https://forms.business.gov.au/smartforms/servlet/SmartForm.html?formCode=USI-SysAccess>

This is an online form and once submitted the USI Registry system will be updated with your information. This will be completed within a couple of business days. You can access the USI Registry system through the USI website at www.usi.gov.au

The following documents are acceptable forms of ID in the USI Registry system and can be verified through the Document Verification Service:

- Driver's Licence – issued in Australia
- Medicare card – current and issued in Australia
- Passport –Australian passport
- Birth Certificate – issued in Australia
- Certificate of Registration by Descent
- Citizenship Certificate
- Visa – the international passport number is required to link to the visa
- Immi Card – issued in Australia.

Please visit <http://usi.gov.au/Students/Pages/steps-to-create-your-USI.aspx> to learn more.

Further reading: link to USI website

<http://www.usi.gov.au/Pages/default.aspx>

ID Cards

You will be issued with a Salford College Identification Card (ID), when you are enrolled at Salford College. Your ID will show your photograph, name, student number, commencement and completion date. You are required to have your Salford College ID with you at all times whilst at Salford College Training facilities. You may be asked to produce your ID at any time.

Attendance

While Salford College reports students for Unsatisfactory Course Progress, we also monitor attendance.

All students enrolled in ELICOS programs are monitored and reported under Attendance requirements.

Late Attendance:

To be fair and courteous to all students if you arrive late and the training room door is closed at 9.30 a.m.

PLEASE DO NOT ENTER–YOU WILL BE RECORDED AS ABSENT FOR THE FULL DAY.

Joining the class at break times or after lunch is **NOT ACCEPTABLE (unless arranged with your Trainer)**. Extreme circumstances whereby late attendance is un-avoidable will be taken into consideration if accompanied by a letter stating reasons why?

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SKILLS RECOGNITION

- **Recognition of Prior Learning (RPL)**

This process encourages you to apply for recognition for previous study, work, life and educational experience that match the units of competency, qualification or part qualification of modules within the training and assessment program.

If you are applying for recognition of existing skills and knowledge, then you will need to generate evidence to support your claim to be assessed. Examples of evidence might include; minutes of meetings, emails, letters, project documentation, case notes, managers' validation letters, certificates issued by other training organizations, job description, resume or outlines of previous training and development. We also recognise Units of Competency and Qualifications completed through other Registered Training Organisations.

To apply for RPL, contact Salford College to discuss your skills recognition and assessment options. You will receive a copy of the RPL Information Kit and be required to complete the form in the RPL Application Kit, available from Salford College website under the resources tab, Downloads An appointment will be made for you to discuss your application.

- **Credit Transfer/National Recognition**

Salford College recognises Qualifications and Statements of Attainment issued by other Registered Training Organisations throughout Australia. The policy on National Recognition clearly states the recognition and application process. Recognition is granted by direct recognition of the competency unit completed at another RTO. The applicant must provide original testamurs for verification prior to acceptance of recognition. The RTO will record this as a credit transfer against the relevant unit(s).

Credit transfer is where students have completed units of competence from a current or previous training package that are comparable (through a mapping process) to those you are about to be or are currently enrolled in. Student can apply for RPL/Credit Transfer within 14 days of their enrollment.

To apply for Credit Transfer, fill out the Credit Transfer form (available at Student Administration) and attach copies of the evidence you have (e.g. Statement of Attainment or Certificate) to show you have completed the unit.

Please ensure that you apply for the RPL/Credit Transfer before enrollment or within 14 days of commencement of studies so that the trainers can make a personalized learning plan for you. Any application received after that period would not be entertained and would not result in any reduction of fees.

- **Deferral, Suspension or Cancellation of Enrolment**

We recognize that there may be times when a student wishes to defer, suspend or cancel their enrolment. If this is the case, students must contact the Student Support Officer at Salford College and inform them of the reasons.

Students may be granted deferment or temporary suspension from their studies on compassionate grounds or due to compelling circumstances (e.g. where a medical certificate states that a student is unable to attend classes). There are strict guidelines from DIISTRE governing the circumstances under which deferment can be sanctioned.

If this deferment or temporary suspension is granted, we will let you know in writing that your enrolment has been deferred or suspended. The letter will also remind you that a change in enrolment status may affect your visa.

We will notify Department of Home Affairs and DIISTRE of the change in enrolment. You might be eligible for a refund in this instance – remember to check the refund policy and apply if appropriate.

Salford College may choose to defer, suspend or cancel a student's enrolment for the following circumstances:

- You have compassionate or compelling circumstances (such as personal illness or illness/ death of a family member at home; birth of a child or political upheaval)
- Misbehavior by the student (including but not limited to Student Behavior outlined in this handbook)
- Nonpayment of student fees
- Assault of another
- Committed a crime
- Or any other reason as per the misconduct policy of the College.

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If Salford College decides to defer, suspend or cancel a student's enrolment, then Salford College will let you know about their decision in writing. Salford College will remind you, that the change in enrolment status may affect your visa, and that you have 20 working days to use our complaints and appeals process as outlined before. A copy of the letter you are sent will be placed in your student file.

If you decide to not access the complaints and appeals process, then the College will notify the Department of Education and the Department of Home Affairs your enrolment has been deferred, suspended or cancelled. If you do use the complaints and appeals process, the suspension or cancellation will not take effect until the process is completed.

TRANSFER OF INTERNATIONAL STUDENTS BETWEEN OTHER PROVIDERS

• Students Transferring to Salford College

When a request for transfer is received for an incoming student to study at Salford College, the Admissions Manager will:

- Verify the length of time that the student has been with their current provider
- Sight a valid letter of offer from new provider
- Check if the original provider has provided a letter of release to the student
- Check if the student is sponsored by the government
- Check the age, English proficiency and medical status of the student
- Check the status of the current provider and course registration

Salford College will not knowingly enrol a student wishing to transfer from another registered provider prior to the student completing six months of their principal course of study except where:

- The original registered provider has ceased to exist
- The course in which the student is enrolled has ceased to be registered
- The original provider has supplied a written letter of release
- The original registered provider has had a sanction imposed on its registration by the Australian Government that prevents the student from continuing their principal course
- Government sponsorship of the student considers the change to be in the student's best interest and has provided written support for the change.

Transfers to Salford College will be granted in the following situations:

- The student meets the entry requirements of the course; and
- The student can meet the fees for the remainder of their course; and
- The student has been complying with their Visa conditions.

Special consideration will be given to students requesting transfers if Salford College considers, that personal circumstances of the student or academic grounds, make it difficult for the student to continue study with their current provider.

Salford College will refuse requests from students for a transfer from another registered provider prior to the student completing six months of their principal course of study in the following circumstances:

- If the student is under 18 years of age; and
- If the student does not have an overall IELTS score 5.5 (Academic) or equivalent.
- If the student has been warned by the other education provider that the student is close to breaching their Visa conditions due to unsatisfactory progress

Once an application is assessed and a decision is made by the Admissions Manager, the student will be informed by the college in writing.

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- **Students Transferring from Salford College**

Please refer to the transfer policy of Salford College for more details (www.salfordcollege.edu.au)

If a student wishes to be released from their studies at Salford College, and transfer to another registered provider less than 6 months after commencing their principal course of study,

Student must obtain a letter of offer from the other provider; and

Student must inform Salford College of their intention to transfer at least 14 days prior to the move.

The Student Support Officer and the CEO will meet to assess the student's request for transfer from Salford College to another registered provider.

If the request for transfer is approved

- Salford College will issue the student with a letter of release at no cost, but subject to the constraints of the refund policy; and
- Inform the student that it is their responsibility to contact Department of Home Affairs to ascertain whether a new student visa is required.

If the request for transfer is not approved, Salford College will

- Issue a written response including the reasons for the refusal; and
- Inform the student of their right to appeal the decision; and
- Place a copy of all relevant documentation into the student's file

Concurrent Students

- Concurrent enrolment allows a student to undertake two courses simultaneously. Concurrent enrolment with Bandicoot Group Pty Ltd T/A Salford College is limited to two courses. The student must meet the entry requirement of both courses.
- Bandicoot Group Pty Ltd T/A Salford College is committed to ensuring that all student admissions are conducted fairly and equitably, meeting the requirements of the relevant Training Package, industry expectations and standards.

Procedure

An applicant for concurrent enrolment must

- Ensure that the Institution they are enrolled in for the Diploma has no barriers to concurrent study,
- Apply through Bandicoot Group Pty Ltd T/A Salford College Student management system or download the application form available through Salford College website and provides all documents as requested,
- Contact Bandicoot Group Pty Ltd T/A Salford College Student Administration via email to notify of their intention to apply for concurrent study,
- Details of the Concurrent enrolment should be provided to our admissions team, which includes course name, commencement, completion date and Institution Name. in the form of Confirmation of enrolment (CoE). This should be submitted prior to commencement of the course.
- Complete an application form for concurrent study along with Disclaimer in the form of Statutory Declaration signed by Justice of Peace (JP) stating that it's the student's responsibility to maintain its attendance and course progress with both institutes when applying for the course at Bandicoot Group Pty. Ltd T/A Salford College available through the website.
- The student maintains satisfactory academic progress, which includes attendance and participating in all scheduled classes within Salford College.

COMPLAINTS AND APPEALS PROCESS

Salford College maintains a supportive and fair environment, which allows training participants to lodge appeals against our decisions. Complaints and appeals are resolved as amicably as possible using this appeal process.

The Process allows the student to complaint about any product, services or facet of services received or not received by the student from Salford College. It also allows the student to appeal against the decision taken by the College and have the decision revoked. It further allows the student to seek external mediation after all due processes are exhausted.

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We will adhere to the National Code to respond to complaints and appeals. Our complaints and appeals process:

- Is available to all students – ask Student Support Officer and at www.salfordcollege.edu.au
- Each complaint will be heard in confidence
- Internal process is free of charge
- Can be used for all forms of complaints
- Resolved as quickly as possible
- Can assist to improve our systems

Salford College will commence the complaints process with 10 working days of the formal lodgement of your documents. All reasonable measures are taken to finalise the process as soon as practicable.

INTERNAL APPEALS

Discuss your complaint with your Trainer to resolve, if appropriate.

If not resolved in Step 1, then the complaint is documented on the Complaints Form and submitted to the Student Support Officer. Alternatively, you may discuss your complaint with the Student Support Officer, Training and Quality Manager or Chief Executive.

The Student Support Officer record the details of the complaint and the discussed outcomes with the student. The discussion is documented, and a copy kept on your file. This is reported to CEO.

Complaints are investigated fairly and objectively with details of the investigation provided in writing to the complaint.

Where the student is not satisfied with the outcome, the student may use the external complaint process.

The CEO will close the case when the complaint has been resolved to the satisfaction of both the parties.

A copy of all documentation is placed in the student's file, staff file or Continuous Improvement Register as appropriate.

In the event that a complaint is substantiated, Salford College will take prompt and appropriate action to resolve the circumstances.

At each step of the complaints resolution process Salford College will allow you to make representation either orally or in writing prior to reaching a decision.

If you choose to access our complaints and appeals processes, Salford College will maintain your enrolment while the complaints and appeals processes are ongoing.

External Mediation

Where a complaint or appeal cannot be resolved through discussion, conciliation or via the appeals committee, Salford College acknowledges the need for an appropriate external and independent agent to mediate between the parties. In this instance, Salford College will provide students with the details of external authorities that they may approach with respect to the issues if required.

Where all internal avenues have been exhausted and the matter remains unresolved, Salford College (in negotiation with the student) will seek the input of an external independent mediator.

Salford College's mediator of choice for all matters excluding fee related matters will be Paul Bartley – a member of the [Resolution Institute](#)

If there is a cost involved, the cost of the external mediator will be shared equally between Salford College and the complainant. Any cost borne by the student for any such process will not be reimbursed by Salford College.

EXTERNAL APPEALS

The Standards for NVR Registered Training Organisations 2011 requires all RTOs provide appropriate mechanisms and services to efficiently and effectively address learners' complaints and appeals. Only under exceptional circumstances, or after all opportunities to resolve the matter through a training provider's internal complaints process are exhausted, should you seek to have your complaint investigated by an external party.

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To make an external appeal contact you can contact either:

Commonwealth Overseas Students Ombudsman.

Mail: Commonwealth Ombudsman, GPO Box 442, Canberra ACT 2601

Phone: 1300 362 072

Online: <https://forms.business.gov.au/smartforms/servlet/SmartForm.html?formCode=oco-complaint-form>

Students studying in South Australia may also appeal to office of training advocate.

*Office of the Training Advocate, Ground Floor 55 Currie Street, Adelaide SA 5000,
Phone (Toll Free) 1800 006 488, Fax 08 8226 4278, email: trainingadvocate@saugov.sa.au,
postal address GPO Box 320 Adelaide, SA 5001*

If the student remains unhappy with the Internal and External outcome, they may refer the matter to the National Training Complaints Hotline on 13 38 73

Re-assessment Process

Appeals of assessment outcomes must be submitted within two weeks of the date the original assessment decision is given to you. Discuss your assessment outcomes with your relevant trainer.

If you cannot resolve the matter or chose to not discuss the matter with your trainer, you can lodge an appeal in writing. This can be done with the Student Support Officer.

Information will be gathered regarding your assessment and the Student Support Officer will meet with you to discuss it. If this does not resolve the matter, the appeals process can be activated. Please refer to the Complaints & Appeals Process.

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HEALTH & SAFETY ON CAMPUS

• Occupational Health and Safety

The Work Health Safety Act 2012 prescribes the employers duty of care to provide a safe and healthy working environment for all employees, and the employee's duty of care to take reasonable care for the health and safety of others in the work place. This includes the provision of:

- A workplace that is safe to work in
- Adequate staff training including topics such as safe work procedures, infection control procedures and appropriate hygiene
- Properly maintained facilities and equipment
- Including the provision of personal protective equipment such as gloves, eye protection and sharps containers where required
- A clean and suitably designed work place with the safe storage of goods such as chemicals

The following procedures and standards must be observed to achieve a safe working and learning environment:

- Maintain a safe, clean and efficient, working environment
- Implement procedures and practices, in accordance with State and Local Government Health regulations.
- Store and dispose of Waste according to health regulations
- Clean walls, floor and working surfaces to meet health and safety standards without causing damage
- Check all equipment for maintenance requirements
- Refer equipment for repair as required
- Store equipment safely
- Identify fire hazards and take precautions to prevent fire
- Safe lifting and carrying techniques used
- Ensure student safety always
- Ensure procedures for operator safety are followed always
- All unsafe situations recognized and reported
- Implement regular fire drills and provide first aid courses to all staff and students
- Display first aid and safety procedures for all staff and students to see

Report any identified Occupational Health and safety hazard to the appropriate staff member as required

SALFORD COLLEGE FIRST AID PROCEDURE

The first aid kit is located in the lunch room marked with a Green Cross The First Aid Officer will assist you with any medical emergency.



SALFORD COLLEGE EVACUATION PROCEDURE:

In the event of a fire please adhere to the following:

When you hear a “Whooping” sound immediately stop what you are doing and calmly proceed to the “Emergency Exit”

1. Close all doors to isolate fire
2. Assist persons with disabilities as necessary
3. Evacuate to the Assembly Area– All campuses have their own evac assembly area noted on the evacuation plan displayed in the main foyer of the campus. You will be informed of the same during your orientation.
4. DO NOT re-enter the building until instructed to do so

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Important Telephone Numbers

EMERGENCY	000 or 112 mobile (to override key locks)
DHA	Department of Home Affairs 131 881 https://www.homeaffairs.gov.au/
Australian Taxation Office	Tax File Number: 132 861 www.ato.gov.au

TRAINING VENUES

Salford College has multiple campuses. All locations are noted in the second page of this booklet as well as would be on Salford College website. Please refer to the Letter of offer for more details.

The main campus is located at [Level 11, 68 Grenfell Street Adelaide South Australia 5000.](#)

The commercial restaurant / kitchen used in hospitality training in ADELAIDE is located at the

Hotel Grand Chancellor Adelaide Ground Floor

at 65 Hindley Street as our Hospitality Training Campus

Hotel Grand Chancellor gives Salford College an opportunity to have our students get trained and have an exposure to the industry in addition to the industry placement program.

Salford College has premises at [20-22 Macquarie Street, Paramatta, Sydney, NSW.](#)

The commercial restaurant / kitchen used in hospitality training in SYDNEY is located at the

Allure Function Centre

at 107-109 Main Street, Blacktown NSW 2148

AND

Bayti Kitchen

Paramatta NSW as our Hospitality Training campus

Hotel Grand Chancellor gives Salford College an opportunity to have our students get trained and have an exposure to the industry in addition to the industry placement program.

Trade Workshop

Unit 4, 1445 main North rd. Para Hills West SA 5096

The Trade Workshop, located at Unit 4, 1445 Main North Road, Para Hills West, SA 5096, is a specialized training centre focused on providing comprehensive carpentry education and skills development.

EMERGENCY CONTACTS

- **Emergencies-DIAL 000Police**

The Triple Zero (**000**) service is the quickest way to get the right emergency service to help you. It should be used to contact Police, Fire or Ambulance services in **life threatening or emergency situations only.** Emergency 000 lines should not be used for general medical assistance.

- **Police**

In Australia police protect people and properties, detect and prevent crime, and preserve peace for everyone. They are not connected to the military or politics. The police can help you feel safe. In a **non-emergency situation**, you can contact the local police station directly on:

131444 Nearest Police Station.

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- **Fire**

The fire brigade extinguishes fires, rescues people from fires in cars and buildings, and helps in situations where gas or chemicals become a danger. As soon as a fire starts call **000** no matter how small or large the fire may be.

- **Ambulance**

Ambulances provide immediate medical attention and **emergency transportation to hospital**. Dial **000**

- **State Emergency Service**

The State Emergency Service (**SES**) is an emergency and rescue service dedicated to providing assistance in natural disasters, rescues, road crashes and extreme weather conditions. It is made up almost entirely of volunteers and operates in all States and Territories in Australia. For emergency assistance in a **FLOOD** or **STORM** dial **132 500**.

- **Lifeline**

Lifeline's **13 11 14** service is staffed by trained volunteer telephone counsellors who are ready to take calls 24-hour a day, any day of the week from anywhere in Australia. These volunteers operate from Lifeline Centres in every State and Territory around Australia.

Anyone can call Lifeline. The service offers a counselling service that respects everyone's right to be heard, understood and cared for. They also provide information about other support services that are available in communities around Australia. Lifeline telephone counsellors are ready to talk and listen no matter how big or how small the problem might seem. They are trained to offer emotional support in times of crisis or when callers may be feeling low or in need of advice

Poisons Information Line

The poisons information line provides the public and health professionals with prompt, up-to-date and appropriate information, and advice to assist in the management of poisonings and suspected poisonings. The seriousness of a poisoning situation is assessed after a detailed history is obtained from the caller. Members of the public may be then given first aid instructions, information on possible symptoms, and advised on the need for assessment by a doctor or referral to hospital. The Australia-wide **Poisons Information Centre** have a common telephone number: **131 126**.

INTERPRETING SERVICES

For interpreting service on dial 13 14 50

OVERSEAS STUDENT HEALTH COVER (OSHC)

Overseas student health cover (OSHC) is insurance that provides cover for the costs of medical and hospital care which international students may need while in Australia and is mandatory for international student visa holders. OSHC will also cover the cost of emergency ambulance transport and most prescription drugs.

How do I get OSHC?

You may be or have been asked for an OSHC payment in the education offer package you receive from your chosen education provider, if they have a preferred provider agreement and don't need to complete a formal application form. If not, you may need to complete an Application for OSHC which is available from registered OSHC providers and most educational institutions. Your local education adviser can lodge your OSHC form and payment at time of processing your enrolment to study in Australia.

Only Australian health funds that have signed an agreement with the Australian Government can provide OSHC. Most Australian education institutions have a preferred OSHC provider. Depending on the institution you will be attending you will be required to join one of these four registered health funds. You may choose to change your health fund at any time but will need to abide by the conditions of change of the health fund provider you are leaving.

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Students may also take out additional cover in the form of Extra OSHC and students who could not previously access OSHC may now be able to access Optional OSHC. Some students may be exempt from enrolling in the OSHC such as students from countries who are Governments may have Reciprocal Health Agreements for students in Australia. Note: only some reciprocal health agreements cover students in Australia, some will only cover visitors. You should determine if you are eligible before you apply for your visa to come to Australia.

Further information on OSHC can be found at:

<http://www.health.gov.au/internet/main/publishing.nsf/Content/privatehealth-consumers-overseascover.htm>

If you come to Australia on a visa other than a student visa and undertake **a short course of study of three months duration or less** you will not be eligible for OSHC. It is wise to purchase travel or private medical insurance in this case.

What am I covered for?

OSHC provides a safety net for medical expenses for international students, similar to that provided to Australians through Medicare. Additionally, OSHC includes access to some private hospitals and day surgeries, ambulance cover and benefits for pharmaceuticals.

For more please visit: <https://www.allianzcare.com.au/en/student-visa-oshc.html>

How do I use my OSHC card?

If you need to visit a doctor or medical centre, show your card at the end of the visit. You will be charged the doctor's fee and the government fee component of that **may** be processed by the medical centre. If the medical centre is not able to process the government fee, pay the total amount, keep the receipt and you can claim the government fee back from your OSHC provider.

How do I make a claim?

For more please visit: <https://www.allianzcare.com.au/en/student-visa-oshc.html>

Renewal information

For more please visit: <https://www.allianzcare.com.au/en/student-visa-oshc.html>

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MANAGING FINANCES

- **Initial Expenses**

These expenses are prone to change and will vary depending on the location of your campus and place of stay. Department of Home Affairs also updates this information on a regular basis.

This is an example of some of the expenses you might encounter when you first come to Australia:

Expense	Estimated Cost
Temporary accommodation	\$ 350 - \$ 500 /week
Rental bond (four weeks rent @ \$150-\$200/week)	\$ 600 - \$ 1,000
Advance rent (two weeks @ \$150-\$200/week)	\$ 300 - \$ 400
Electricity connection	Normally free with 2 year agreement*
Telephone connection	Normally free with 2 year agreement*
Gas connection	Normally free with 2 year agreement*
Internet connection	Normally free with 2 year agreement*
Mobile phone and/or network sim card	Normally free with 2 year agreement*
Household items, e.g. furniture, crockery, etc.	\$100 - \$500
Transportation	\$100 - \$150/ month
Textbooks & Educational Expenses	\$ 50 - \$ 200
Incidentals	
Insurance – house, car, health	Depends
TOTAL:	\$ 1,500 - \$ 3,000

- **Ongoing Expenses**

Once you have established yourself in accommodation, you will need to budget for ongoing costs. This is an example of monthly expenses you may have if you live in **SINGLE accommodation** (costs will reduce if you are in shared accommodation):

Monthly Expense	Estimated Cost
Rent (four weeks rent @ \$ 150/week)	\$600
Food (four weeks @ \$50-150/week)	\$ 250
Electricity	\$30
Gas	\$30
Telephone	\$30
Internet	\$30
Mobile Phone	\$30
Transportation	\$100
Entertainment	\$100
Educational	\$100
Insurance – health, house, car	\$40
Unexpected	
TOTAL:	\$ 1340

SETTING UP A BANK ACCOUNT

You can choose to open an account in any **Bank, Credit Union or Building Society** in Australia. Do your research to get the best deal.

To open a bank account, you will need:

- Your passport (with arrival date stamped by Australian immigration)
- Student ID card
- Money to deposit into the account (this can be as little as \$10)

Anyone who wishes to open a bank account in Australia must show several pieces of personal identification which are allotted a points system. 100 points of identification is required to establish your identity as the person who will be named in the account. Your passport and proof of your arrival date in Australia will be acceptable as 100 points IF you open an account **within six weeks** of arrival in Australia. After this time, you will be required to produce additional documentation. As a student, you will be able to open an account with special student benefits. Many banks have 'Student Accounts' which contain no or minimal fees for transactions that might normally be attached to regular savings accounts. You will also require the student ID card from your institution to prove you are a student and should have access to the benefits offered by a student bank account. For a comparison of accounts in banks throughout Australia see:

<http://www.banks.com.au/personal/accounts/>

Most people in Australia enjoy the convenience of **Internet banking** and/or **Telephone banking**, which enables them to manage their money, pay bills etc. from home. At the time you are setting up your account you can request these services from your bank.

Please go to the banks websites to find the latest location of the ATM around the College or your residential location. For any assistance speak to the college staff.

BANKING HOURS

Most bank branches are open from **Monday to Friday, 9:00am to 4:00pm** (except on public holidays). Some branches have extended trading hours during the week and may be open Saturdays (check with your individual bank). **ATMs remain open 24 hours a day**. However, you should be aware of your personal safety if accessing cash from an ATM at night in quiet areas where there are not a lot of people around.

BANK FEES

Bank fees are **the price you pay for the products and services that banks offer**. Different banks charge different fees for different products and services, and the best Way to find out what fees apply is simply to ask your bank. Any fees that apply to your accounts are fully disclosed in information leaflets and terms and conditions that your bank can provide before you open your account. **Some banks waive some fees if you are a full-time student**. The Way you do your banking may also affect the fees that apply for example: internet banking rather than walking into a branch.

If you don't understand any fee that has been charged, contact your bank.

ACCOUNT STATEMENTS

Most banks will provide regular statements for your accounts (just how regular can depend on the type of account). On request, banks will provide statements on a deposit account at more frequent intervals, but this may attract a fee. Bank statements are your record of everything that has happened in your account over a given period – the withdrawals, deposits and transfers that were made, and any bank fees and government taxes you were charged. Telephone and Internet banking can make it easy to check your statements, and some banks even offer 'mini statements' through their own ATMs.

Check your statements regularly to make sure you've got enough money in your account to cover your expenses and keep track of your spending, as well as make sure that all transactions made in your account are legitimate. Refer to your statements to see what fees you are paying on your bank accounts and why, and to see whether a few simple

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changes to your banking habits could help you to reduce the fees you pay (for example, using your own bank's ATMs instead of other banks' ATMs).

(Source: Australian Bankers' Association Inc.)

ACCESSING MONEY FROM MY ACCOUNT

Bank accounts offer lots of options for accessing your money. Some of the most popular options are described below.

ATMs (AUTOMATIC TELLING MACHINES)

ATMs can be used to withdraw cash from an account by using the ATM card which is available with most bank accounts. You can also use ATMs to get an account balance and transfer money into other accounts. Some ATMs also allow you to deposit cash and cheques into your account. Using the ATMs of your bank will generally cost less money than if you use another bank's ATMs. Fees for using ATMs can vary between banks and between accounts.

USING AN ATM

You will be given a PIN (Personal Identification Number) which you will enter the ATM to access your account. It is the key to your account and it is important that you never tell anyone your PIN. A bank or reputable business will never ask you for your PIN. If anyone does, be suspicious, don't hand it over and report the incident to the bank and the police. Be careful no-one is looking over your shoulder when you enter your PIN.

These general rules should be followed for **ATM safety**, especially at night:

- Minimise your time at the ATM by having your card ready when you approach the machine;
- Look around as you approach the ATM and if there's anything suspicious, don't use the machine at that time (report any suspicions to the police);
- If you don't feel comfortable using a ATM, consider continuing to another branch or using off-street ATMs;
- Do remember that EFTPOS can be used to withdraw cash at many other places, like supermarkets and service stations;
- If you simply want to check your account balance or transfer funds between accounts, telephone or Internet banking can be used instead of an ATM.

If your ATM or credit card is lost or stolen (or if your PIN has been revealed to another person), notify your bank immediately. This will enable your bank to put a stop on your card immediately so that no one else can use it and get access to your money. Most banks have a 24-hour telephone number for reporting lost cards – it's a good idea to keep a record of this number handy always, just in case. If you don't know the number, ask your bank. (Source: Australian Bankers' Association Inc.)

SAFETY WHEN CARRYING MONEY

The first and fundamental rule of safety when carry money is:

"Don't carry large amounts of cash!"

Second:

"Don't advertise the fact that you are carrying money!"

- Divide your cash into different locations on your person (front pocket, coat pocket, shoes, etc.).
- Keep your wallet in one of your front pockets always.
- Do not carry cash in a backpack or back pocket.
- Sew a small money pocket into the cuff of a trouser, sleeve of a shirt or even a bra.
- Divide your bank/credit cards and keep them in separate locations.
- Do not place money or valuables in lockers.
- Be very careful how you carry your handbag, and never leave it open for someone to slip their hand inside.

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EFTPOS

Short for 'Electronic Funds Transfer at Point Of sale', EFTPOS terminals can be found where goods or services are sold, for example, supermarkets, service stations, restaurants, doctors' surgeries and gymnasiums. You can pay for goods and make payments through EFTPOS using your ATM card, rather than paying with cash. At some stores, when you use EFTPOS you can also withdraw cash from your account at the same time. You should be aware that there are some retailers who put limits on how much cash can be withdrawn which may be dependent on the amount that is spent in the store.

When paying by EFTPOS, you also use your PIN to access your account. The Same rules apply about keeping the PIN confidential and never handing it over to anyone. Be careful no-one is looking over your shoulder when you enter your PIN. See: Using an ATM.

TELEPHONE BANKING

You can use telephone banking to transfer payments to and from accounts, get your account balances, get recent transaction information and pay bills. You will need to register to use telephone banking and will then be given a password or an identification number that allows you to access your accounts over the phone. It's important never to give your password to anyone else.

INTERNET BANKING

Internet banking allows you to view and check your accounts, review recent transactions, apply for loans and credit cards, or transfer money and pay bills – all on-line. Most banks offer Internet banking facilities, but you will need to register with your bank to gain access. You will then be given a password that allows you to use your accounts on-line. Never give this password to anyone else.

There are security issues that need to be considered when using Internet banking. It is recommended that you install and keep up-to-date anti-virus software and a firewall, update security patches and be suspicious of emails requesting you to hand over confidential information such as your Internet banking logon password. Your bank will never ask you for this information, especially in an email. In addition, many banks publish security guides on their websites and this provides important information on precautions that you can take to protect your information on-line. If you are unsure about any approach that appears to be from your bank to provide personal information. Refuse to provide that information until you can attend your nearest branch to discuss the request over the counter with bank staff. There is no charge for discussing your banking options at a branch.

OVER-THE-COUNTER SERVICE

You can also go into a branch of your bank and, with the assistance of bank staff, conduct transactions including withdrawals, deposits, transfers, and account balance checks. If you do not have a branch close by, you may be able to visit an agency of your branch, such as an Australia Post outlet, to conduct certain transactions. Bear in mind that over-the-counter transactions usually incur higher fees than electronic transactions.

PAYING BILLS

Most bank accounts offer lots of easy options for paying bills. Transaction accounts with cheque book facilities allow you to pay bills by cheque, and most transaction accounts and savings accounts allow you to pay bills electronically (e.g., using facilities such as telephone banking, Internet banking) and using direct debits.

A note of caution on direct debits – they are a convenient Way to pay every day bills, but always make sure you've got enough money in your account to cover the cost of the debit. If your pay or allowance goes into your account on a certain date, make sure your direct debit payments are scheduled to come out of your account after your pay goes in, or you might end up with an overdrawn account or a dishonoured payment – both can cost you money.

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WORKING IN AUSTRALIA

- **Permission to Work**

As of 26 April 2008, people granted student visas automatically receive permission to work with their visa grant. Most student visa holders will no longer need to apply separately in Australia for permission to work. Please note that you will NOT be able to work in Australia until the first official day of classes when the education provider confirms your study commencement. Your education provider may do this automatically on the first official day of classes, or you may need to request it from them.

- **Working while Studying**

- You are not permitted to start work until you have commenced your course of study
- You can work a maximum of 20 hours per week during the Semester and unlimited hours when your course is not in session.

The Department of Home Affairs considers your course to be 'in session':

- For the duration of the advertised semesters (including periods when exams are being held)
- If you have completed your studies and your Confirmation of Enrolment is still in effect
- If you are undertaking another course, during a break from your main course and the points will be credited to your main course.

(Source: Department of Immigration and Border Protection)

For a full list of mandatory and discretionary student visa conditions please visit

www.border.gov.au/

- **Finding Work**

You may find it difficult to find work in Australia as you will be joining the general Australian population in your search; therefore, you should not rely on income from employment when budgeting to pay for living expenses. There is no guarantee that employment companies will find work for you.

There are many different Ways to find a job in Australia:

- **Newspapers**
- **Salford College Notice Board**
- **Referrals**
- **Work Experience interaction**
- **Online** - try these online companies:
www.seek.com.au
www.careerone.com.au

- **Earning an Income**

Taxes are managed through the **Australian Taxation Office (ATO)**. The tax you pay depends on how much you earn.

- **Getting a Tax File Number (TFN)**

You must obtain a Tax File Number to be able to work in Australia. A tax file number (TFN) is your unique reference number to our tax system. When you start work, your employer will ask you to complete a tax file number declaration form. If you do not provide a TFN your employment will be taxed at the highest personal income tax rate, which will mean less money in your wages each week.

You can apply for your TFN online at www.ato.gov.au, or phone 13 28 61, 8am to 6pm Monday to Friday. For the ATO translating and interpreter service phone: 13 14 50.

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Taxation Returns

If you pay too much tax you are entitled to a refund. To get a refund you will need to lodge a tax return. You can lodge online using **e-tax** (free), by mailing a **paper tax return**, or by paying a **registered tax agent** to complete and lodge the return for you. If you lodge by e-tax your refund will normally be issued within 14 days.

- Lodge online using e-tax at www.ato.gov.au
- For a registered tax agent visit www.tabd.gov.au
- Tax returns are lodged at the end of the Australian tax year – (1 July to 30 June).

- **Superannuation**

If your monthly wage is more than AU\$450, your employer must contribute an additional sum equal to 9% of your wage into a superannuation (pension) account for you. In most cases, you can access your contributions when you leave Australia permanently, although the contributions will be taxed.

Check your eligibility to claim superannuation and to apply for your payment, visit: www.ato.gov.au/departaustralia

You will need to provide the details of your superannuation fund. (Source: Australian Taxation Office)

We trust that you found this information useful. All effort has been made to have this information current as of the date printed but the college cannot be held responsible for interpretation of this information. The information and legislations are ever changing and as such can impact each individual's circumstances at any time. The college strongly suggests each individual to contact the requisite department to get current and relevant information at any time.

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- 1. Terms and conditions
 - 2. Credit reporting Policy
 - 3. Privacy Policy
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Terms & Conditions

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STUDENT TO RETAIN THIS FORM

TERMS AND CONDITIONS OF ENROLMENT (International Student)

Bandicoot Group Pty Ltd T/A Salford College

The Genuine Temporary Entrant (GTE) assessment addresses whether your individual circumstances sufficiently support your intention to travel to and remain in Australia on a temporary basis in order to achieve a successful educational outcome.

More information on Student Visas and GTE assessment can be found on the [Department of Home Affairs \(DHA\)](#) in order for you to apply for a Student Visa, Salford College needs to ensure that you pass the GTE assessment. Information regarding [GTE requirements](#) is available on the DHA website. The final decision whether to grant you a Student Visa is made by DHA.

Your GTE and Genuine Student status is determined by assessing your application and supporting documents, such as those shown below, against the entry requirements for the program you are applying to study:

- Evidence of English language proficiency
- Academic record
- Employment/professional experience

International students enrolled and attending the college are subject to Salford College student rules, policies and procedures and are laid down in [Salford College International students handbook](#)

The college is required to provide students with the following policies and procedures prior to enrolment as found via this contract, your student handbook and/or hyperlinks provided:

1. Course Credit/RPL policy and procedure
2. Overseas students transfer policy and procedure
3. Monitoring course progress policy and procedure
4. Monitoring Attendance policy and procedure

Annexures of this document:

5. Annexure 1: Deferring, suspending or cancelling student's enrolment policy and procedures
6. Annexure 2: Fees and Charges Policy
7. Annexure 3: Refund Policy
8. Annexure 3: Complaints and Appeals Policy

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TERMS OF OFFER

This agreement, and the availability of a complaints and appeals process, does not remove the right of the student to take action under Australia's consumer protection laws. Overseas students have access to appeals and dispute resolution services and information from the Overseas Student Ombudsman. For more information, visit <http://www.oso.gov.au>

1. The Agreement

- These Terms of Offer, the Letter of Offer and Acceptance of Offer together form a binding Agreement between Bandicoot Group Pty Ltd T/A Salford College and the recipient of the attached Letter of Offer. Provision of enrolment is subject to a payment of agreed fee. Refund calculations are based on the minimum payment as detailed above in accordance with the ESOS Act.
- The Terms of Offer may be subject to variation as necessary to comply with any Australian Commonwealth or State law, regulation or amendment thereof.
- Bandicoot Group Pty Ltd T/A Salford College's responsibilities to the student pertain only to the course(s) outlined in the Letter of Offer.
- All conditions and special notes contained in the Letter of Offer must be met and/or agreed to prior to Bandicoot Group Pty Ltd T/A Salford College issuing a Confirmation of Enrolment (CoE).
- Students must meet the minimum English language proficiency requirement as determined by Salford College for entry into the course.
- International Students entering Australia under a temporary entry permit (e.g. a student visa) are responsible for ensuring the relevant visa is issued in time to attend Bandicoot Group Pty Ltd T/A Salford College orientation.
- Attendance at orientation is compulsory; therefore, International Students must ensure the relevant visa is issued in time to attend orientation. Special permission must be sought for non-attendance at the assigned date of orientation.
- Students are expected to attend all classes and complete all assessments during a course and must abide by all rules and regulations of Bandicoot Group Pty Ltd T/A Salford College that are in force at the time of their enrolment.
- Students are expected to maintain a minimum of 80% attendance for the full duration of study. Students must maintain minimum 50% courses progress in accordance with Visa requirements as well as be able to finish the course in the duration of course. Students must always maintain financial status (no overdue fees) with the College. in accordance with the detailed payment schedule contained in the invoice. Students must attend for 20 hours of studies for ELICOS per week.
- Bandicoot Group Pty Ltd T/A Salford College may use its discretion to cancel or temporarily suspend the enrolment of a student on the grounds of misconduct by the student, financial status (students with overdue fees) or on grounds of compassionate or compelling circumstances.
- International students are protected by the Education Services for Overseas Students (ESOS) legislative framework located at: <https://internationaleducation.gov.au/Regulatory-Information/Pages/Regulatoryinformation.aspx>
- Students are responsible for supplying the Student Unique Identifier (USI) number to the college before any transcript, qualification or testamur may be issued. Students may seek advice from Bandicoot Group Pty Ltd T/A Salford College to apply for a USI.
- All student records are retained for a minimum of 2 years as per Salford College retention of record policy.

2. Student Visa Conditions

- Students on international student visas MUST always abide by the conditions of their visa.
- You CANNOT work more than 48 hours per fortnight except in limited circumstances
- You must remain enrolled in a CRICOS registered course.
- You must attend and progress in your course satisfactorily as defined by the College.
- You must maintain Overseas Student Health Cover for your entire stay in Australia.

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- You must continue to have enough financial capacity to support your study and stay in Australia.
- You must maintain adequate schooling arrangements for any school-age dependents that join you in Australia on a student dependent visa for more than 3 months.
- You must notify your education provider of your residential address in Australia within 7 days of arriving in Australia and, you must notify your education provider of any change in your residential address, phone, email, or emergency contacts/next of kin within 7 days of the change. Each student will have a six (6) monthly review of their contact information.
- You must notify your education provider of a change of education provider within 7 days of receiving the electronic Confirmation of Enrolment certificate or evidence of enrolment.
- For current details of student visa conditions visit the Department of Home Affairs (DHA) website: <https://immi.homeaffairs.gov.au/visas/already-have-a-visa/check-visa-details-and-conditions> or call 131 881
- For details on how to apply for a Student Visa contact your nearest Australian visa processing office and/or obtain information at Australia's Department of Home Affairs (DHA) website, further details are in your Student Handbook.
- Student visas are normally issued for the period of the course or courses being offered. Students needing to extend their visa beyond this period may ask Bandicoot Group Pty Ltd T/A Salford College staff for assistance. However, the staff would be unable to give you advice about visa and will provide an appropriate pathway to seek professional advice.
- Bandicoot Group Pty Ltd T/A Salford College is required by law to report to the Australian Government international students who are found to be in breach of their visa conditions (e.g. failing to maintain satisfactory attendance and progress, or financial status). Reported students may have their student visa cancelled and required to leave Australia.

3. Course Duration

- Bandicoot Group Pty Ltd T/A Salford College courses are registered on CRICOS which details the duration of each course. Duration of course is laid out in your letter of offer and has been drawn to take consideration for any credit transfers requested at the time of admission.
- Part of the regulation stipulates duration Bandicoot Group Pty Ltd T/A Salford College has the right to alter the duration of a course to suit specific circumstances e.g. failure to disclose credit transfers.

4. Current Contact Details

It is a condition of Salford College that students advise their current residential address, contact details (including mobile, landline phone and email address) next of kin, emergency contact details and phone numbers at all times. You must advise us in writing not later than 7 days of any change to these details

5. Agents

Applicants who enroll via an agent may change their agent by submitting a written advice to the college. Responsibility for notifying the agent lies with the student. Students re-enrolling with the college directly are responsible for notifying any past agent.

6. Provider Transfer

Students who have not completed six months of their principal course on their current student visa may require a release letter from their principal provider, as per the Education Service for Overseas Students (ESOS) Act 2000. Bandicoot Group Pty Ltd T/A Salford College is under no obligation to release students and Bandicoot Group Pty Ltd T/A Salford College will not release any students with outstanding fees or academic progress.

7. ELICOS Courses:

- For all ELICOS (English) courses as per the ELICOS standards Salford College will monitor your attendance. All attendees always must maintain a more than 80% in order to satisfy the requirements of the College and your visa.

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- You will be required to attend to at least 20 hours face to face scheduled course contact per week for the duration of the course. You may also be required to attend extra scheduled support session if required.
- Please refer the link <https://salfordcollege.edu.au/policies-responsibilities/>

8. Other Conditions

Entry into your formal program may be conditional upon the following:

- Satisfying the required English Language Requirements
- Satisfying the Academic Entry requirements
- Attendance Certificate from your previous study at an Australian College (if applicable)
- Certified copy of satisfactory school or tertiary academic results (in English)
- Proof of successful completion of your current program of study
- Passing a college Literacy and Numeracy test before commencement of study.
- Release evidence in PRISMS if you are studying at an Australian Institution without having completed 6 months of your principal course.
- Refer to the conditions (if any) stated on your Letter of Offer.

9. Privacy of Information and sharing of Information

- Information of students, collected prior to commencing and over the course of their studies, may be made available to relevant Commonwealth, State Government agencies and to the Tuition Protection Scheme and the TPS Funds Director, to ensure compliance with Bandicoot Group Pty Ltd T/A Salford College's obligations under the ESOS FRAMEWORK including: ESOS Framework including the ESOS Act 2000 as amended and the National Code 2018 and other relevant Commonwealth and State legislation.
- Information may be shared between the above agencies for the purposes of:
 - Promoting compliance with the ESOS Act and the National Code.
 - Assisting with the regulation of providers
 - Promoting compliance with the conditions of a student visa or visas, or of student visas generally
 - Facilitating the monitoring and control of immigration
 - In the event of circumstances requiring critical incident management, Bandicoot Group Pty Ltd T/A Salford College reserves the right to disclose limited personal information of a student where it is considered necessary to meet or maintain its duty of care responsibilities to that student.
 - With the exception of parties referred to in Australian Privacy Policy clauses 5.1 and 5.2, information will only be provided to other parties with the student's permission.
 - For further information about privacy guidelines visit <https://www.oaic.gov.au/>
 - The following are the examples of situation in which information may be shared:
 - a) When there is concern about a student breaching visa conditions relating to attendance for course progress
 - b) When there are changes to the student's enrolment
 - c) When Salford college fails to offer a course in which the student is enrolled.
 - Information collected about you on this form and during your enrolment can be provided, in certain circumstances, to the Australian Government and designated authorities and, if relevant, the Tuition Protection Scheme (TPS) and Tuition Protection Scheme Administrators. In other instances, information collected on this form or during your enrolment can be disclosed without your consent where authorized or required by law.
 - Information provided will be in accordance with the Privacy Act of 1988

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4 In Case of an Emergency

In the event of circumstances requiring urgent medical care where the student is incapable of speaking on their own behalf, Bandicoot Group Pty Ltd T/A Salford College is authorized as a matter of urgency to seek and provide appropriate medical care on behalf of the student. Bandicoot Group Pty Ltd T/A Salford College accepts no responsibility for a charges or fees attached to providing the appropriate level of medical care e.g. Ambulance fees.

5 Tuition Protection Service

The ESOS legislation protects the tuition fees paid by international students by placing placement and refund obligations on providers in different default situations and through the Tuition Protection Service. The ESOS legislation also helps to ensure students meet their student visa conditions for attending classes and making satisfactory progress in their studies while in Australia. For additional information on the ESOS legislative framework visit [ESOS legislative framework](#).

Under the TPS Framework

a. Students

1. Should read their written agreement carefully before signing it - it is a legal contract.
2. Ensure the agreement is clear on the number of study periods in the course, how the fees are distributed throughout the course for each study period and the difference between tuition fees and other types of unprotected fees such as accommodation.
3. Should be aware of any conditions or deductions from a refund they may incur if they do not commence or complete the course (this is called a student default) or where their visa is not approved.
4. Keep a copy of all receipts for money they have paid to a provider.
5. Ensure their provider gives them a record of all study completed at each stage of their course.
6. Let their provider know as soon as any of their contact details change.
7. If an international student is referred to the TPS following a provider closure and wants to accept an offer of a place with an alternative provider, the student will have to meet any additional academic and fee requirements of the alternative provider, if higher than the original provider.

b. Providers

1. Are expected to meet their default obligations under the Education Services for Overseas Students Act 2000 (ESOS).
2. Must contribute annually to the TPS.
3. Have the opportunity to place students who are referred to the TPS in a suitable alternative course.
4. Are under no obligation to accept a student that has sought a placement with them following another provider's default.

Provider's Default

As per the Education Services for Overseas Students Legislation Amendment (Tuition Protection Service and Other Measures) Act 2012, in the unlikely event that Bandicoot Group Pty Ltd T/A Salford College is unable to deliver the course for which you have been accepted or deliver the course in full to you, Bandicoot Group Pty Ltd T/A Salford College will offer you a place in an alternative course at Bandicoot Group Pty Ltd T/A Salford College or identify an alternative course at another education provider. Bandicoot Group Pty Ltd T/A Salford College will make this offer to you at no cost to you. If you decide to accept this offer of enrolment in a course, Bandicoot Group Pty Ltd T/A Salford College will ask you to accept this offer in writing. If you do not accept an offer of enrolment into an alternative course, Bandicoot Group Pty Ltd T/A Salford College will refund to you any unspent pre-paid course fees received by Bandicoot Group Pty Ltd T/A Salford College. If Bandicoot Group Pty Ltd T/A Salford College does not refund to you the unspent pre-paid course fees received for the course or obtain your written acceptance of

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enrolment into an alternative course within the provider notification and obligation (3 business days or 14 days) of the course not being delivered, or not delivered in full to you, Bandicoot Group Pty Ltd T/A Salford College will notify the Tuition Protection Service (TPS) Director within 7 days. The Director will facilitate the on-line course placement service to enable you to identify and enroll into suitable alternative course.

Your Rights

The ESOS framework protects your rights, including:

Your right to receive, before enrolling, current and accurate information about the courses, fees, modes of study and other information from your provider and your provider's agent. If you are under 18, to ensure your safety, you will be granted a visa only if there are arrangements in place for your accommodation, support and welfare.

Your right to sign a written agreement with your provider before or as you pay fees, setting out the services to be provided, fees payable and information about refunds of course money. You should keep a copy of your written agreement.

Your right to get the education you paid for. The ESOS framework includes consumer protection that will allow you to receive a refund or to be placed in another course if your provider is unable to teach your course.

The **ESOS framework** sets out the standards Australian education providers offering education services to overseas students must obey. These standards cover a range of information you have a right to know and services that must be offered, including:

1. Orientation and access to support services to help you study and adjust to life in Australia;
2. Who the contact officer or officers is for overseas students;
3. If you can apply for credit transfer and/or recognition of prior learning;
4. When your enrolment can be deferred, suspended or cancelled;
5. What your provider's requirements are for satisfactory progress in the courses you study and what support is available if you are not progressing well;
6. If attendance will be monitored for your course,
7. A complaints and appeals process;
8. Transfer to another provider requiring providers permission until completing six months of the final/principal course of study planned to undertake in Australia.

For information:

[https://internationaleducation.gov.au/Regulatory-Information/Documents/ESOSFrameworkfactsheetfinal draft 9May2014\(2\).pdf](https://internationaleducation.gov.au/Regulatory-Information/Documents/ESOSFrameworkfactsheetfinal draft 9May2014(2).pdf)

A description of the ESOS framework that Australian Education providers must abide by is available electronically from Department of Education Website - refer to the links below for further information:

1. <https://docs.education.gov.au/node/39586>
2. <https://www.studyinaustralia.gov.au/english/australian-education/education-system/esos-act>
3. <http://www.australia.gov.au/information-and-services/education-and-training/international-students>
4. <http://www.studyinaustralia.gov.au/global/live-in-australia/support-services/support-services-for-students>

This written agreement, and the right to make of complaints and seek appeals of decisions and action under various processes, does not affect the rights of the student to take action under the Australian Consumer Law if the Australian Consumer Law applies.

For very comprehensive information on studying in Australia visit the Australian Government website:

<http://www.studyinaustralia.gov.au/>

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Related Legislation and Regulations

- The National Code of Practice for Registration Authorities and Providers of Education and Training to Overseas Students 2018, known as ‘the National Code 2018’ Standards
- Standards for Registered Training Organisations (RTOs) 2015, Standard 5 clause 5.3 and standard 7 clause 7.2
- Education Services for Overseas Students Regulations 2001

Education Services for Overseas Students Act 2000

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Annexure-1

DEFERRAL, SUSPENSION AND CANCELLATION POLICY

1. PURPOSE

To provide a documented process for assessing, approving and recording a deferment of the commencement of study or the suspension of study for the overseas student, including keeping documentary evidence on the student's file of the assessment of the application. (9.1)

2. SCOPE

This policy applies to Bandicoot Group Pty Ltd T/A Salford College and all overseas students and enrolling overseas students.

Bandicoot Group Pty Ltd T/A Salford College may only enable students to defer or temporarily suspend their studies, including granting a leave of absence, during the course through formal agreement in certain limited circumstances, as defined below.

3. DEFINITIONS

Deferral: means to delay the commencement of a course.

Suspension: means to temporarily delay the enrolment once the course has commenced.

Cancellation: means the cessation of an enrolment on a course.

Withdrawal: Means a student that wishes to withdraw from a commenced course

Compassionate or Compelling circumstances: is defined as circumstances beyond the control of the student and which have an impact upon the student's course progress or wellbeing. These could include, but are not limited to:

- a) Serious illness or injury, where a medical certificate states that the student was unable to attend classes,
- b) Bereavement of close family members such as parents or grandparents (Where possible a death certificate should be provided),
- c) Major political upheaval or natural disaster in the home country requiring emergency travel and this has impacted on the student's studies,
- d) A traumatic experience which could include:
 - Involvement in, or witnessing of a serious accident; or
 - Witnessing or being the victim of a serious crime, and these experiences have impacted on the student (cases should be supported by police or psychologist's reports)
- e) Inability to begin studying on the course commencement date due to delay in receiving a Student VISA

Student Misconduct: Also misbehaviour, is defined as students who display unacceptable behaviour in accordance with the Student Handbook and Code of Conduct

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To ensure all students receive equal opportunity to gain the maximum benefit from their training, any person(s) displaying the following dysfunctional or disruptive behaviour may be asked to leave the session and/or the course. Examples of unacceptable behaviour include but are not limited to the following:

- Continuous interruptions of the trainer.
- Smoking in non-smoking areas.
- Being disrespectful to other participants.
- Harassment by using offensive language.
- Sexual harassment.
- Acting in an unsafe manner that places themselves and others at risk.
- Refusing to participate when required, in group activities.
- Continued absence or late arrival at required times.

4. POLICY STATEMENT

4.1 ACCEPTABLE REASONS FOR SUSPENSION OR CANCELLATION

- In accordance with the National Code 2018, Bandicoot Group Pty Ltd T/A Salford College can defer or temporarily suspend a student's enrolment on the grounds of:
- Compassionate or compelling circumstances,
- In addition, Bandicoot Group Pty Ltd T/A Salford College can suspend or cancel a student's enrolment including, but not limited to, the following factors:
- Student misconduct
- Failure to comply with the Offer of Terms as outlined in the Letter of Offer and Acceptance (Written Agreement) for Course Progress or attendance, and any formal warning issued by Bandicoot Group Pty Ltd T/A Salford College against these processes, which are in accordance with Standard 8 (Overseas student visa requirements)
- The non-payment of fees in accordance with the Offer of Terms as outlined in the Letter of Offer and Acceptance (Written Agreement) and Payment Schedule
- The suspension or cancellation of the overseas student's enrolment for these reasons may not take effect until the internal appeals process is completed, unless the health or wellbeing of the overseas student or the wellbeing of others, is likely to be at risk

4.2 DEFERRAL

Applications for deferral of the commencement of the course must be made by completing a Deferment Suspension Cancellation Withdrawal Form (DSCW) with any additional evidence and submitting it to Bandicoot Group Pty Ltd T/A Salford College Admissions Staff prior to the course commencing.

- a) The DSCW Form can be submitted via Email, Mail or in Person.
- b) Email address:

Once Bandicoot Group Pty Ltd T/A Salford College has processed the deferral request, the student will receive a written correspondence of the outcome.

- c) An updated Confirmation of Enrolment letter and Enrolment Agreement will be provided to reflect the new training plan.
- d) Bandicoot Group Pty Ltd T/A Salford College will inform the Secretary of the Department of Education via PRISMS as required under the ESOS Act.

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4.3 SUSPENSION

Applications for Suspension of enrolment must be made by completing a DSCW Form with any additional evidence and submitting it to Bandicoot Group Pty Ltd T/A Salford College Student Support Officer.

- a) Applications must be received at least 10 working days prior to the requested Suspension date.
- b) Applications received less than 10 working days prior to the requested Suspension date will not be processed.
- c) In the event of an emergency situation requiring Suspension, the submission timeline of 10 working days may be waived by the Bandicoot Group Pty Ltd T/A Salford College.

Once Bandicoot Group Pty Ltd T/A Salford College has processed the Suspension request, the student will receive a written correspondence of the outcome.

- a) Bandicoot Group Pty Ltd T/A Salford College will inform the Secretary of the Department of Education via PRISMS as required under the ESOS Act.

4.4 CANCELLATION

Applications for cancellation of enrolment must be made by completing a DSCW Form with any additional evidence and submitting it to Bandicoot Group Pty Ltd T/A Salford College Student Support Officer.

- a) The SC Form can be submitted via Email, Mail or in Person
- b) The Student Support Officer will then check all information is attached and send the cancellation request to the Compliance Manager for review against Policy & Procedures.
- c) The Compliance Manager will then pass the cancellation request to Admissions Manager for processing.

Once Bandicoot Group Pty Ltd T/A Salford College has processed the Cancellation request, the student will receive a written correspondence of the outcome from Admissions Manager.

- a) If the request is granted, the student will receive a Letter of Release. Once the Cancellation has been processed, Bandicoot Group Pty Ltd T/A Salford College will inform the Secretary of the Department of Education via PRISMS as required under the ESOS Act.
- b) If the request is denied, then the student may appeal the outcome in accordance with the Complaints and Appeals Policy.

4.5 WITHDRAWAL

Applications for Withdrawal from a course must be made by completing a Deferral Suspension Cancellation Withdrawal (DSCW) Form with any additional evidence and submitting it to Bandicoot Group Pty Ltd T/A Salford College Student Support Officer.

- Any withdrawal must be done formally with evidence of why the student is withdrawing
- Bandicoot Group Pty Ltd T/A Salford College has the right to refuse a withdrawal where a student has not completed six (6) months of their primary course
- Bandicoot Group Pty Ltd T/A Salford College has the right to refuse a withdrawal on the grounds that the student has outstanding fees or if the student is in the debt recovery process as 'unresolved'
- Any refund application will be processed in accordance with the refund policy
- Certification of any description will only be processed after all outstanding fees are paid
- Certification will be issued within 30 calendar days of these conditions being met
- All documentation will be recorded in the student file
- In this instance the reasons must be documented and recorded to justify this decision

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- Should the student wish to withdraw and return to their home country, the student must advise DIBP (www.border.gov.au) to cancel their student visa

4.6 PRIOR TO SUSPENSION OR CANCELLATION

In any given situation that leads to a deferment, suspension or cancellation of studies, instigated by Bandicoot Group Pty Ltd T/A Salford College, prior to imposing a suspension/cancellation:

- Formal written notification will be provided to the student of the intent and reasons for suspension/cancellation
- The student will be informed of their right to appeal this decision, as well as the timeframe and process for doing so
- The student shall have 20 working days to access Bandicoot Group Pty Ltd T/A Salford College's Internal Complaints and Appeals process in accordance with Standard 10 (Complaints and appeals)
- Student can be **cancelled on Non-Commencement** after all possible efforts to get in touch with the student have failed in student attending the course for the first time. A letter of Non-Commencement will be sent to students prior to such cancellation.
 - Non-Commencement is defined as student not attending any class including Orientation.
 - Salford College will make an effort to contact the student and can cancel the enrolment of the student if it cannot establish that student will commence. This can happen at any time within 14-28 days of the course starting dates.

4.7 COMPLAINTS AND APPEALS PROCESS

The deferment, temporary suspension or cancellation of studies cannot take effect until the Internal Complaints and Appeals process has been completed, unless extenuating circumstances relating to the welfare of the student apply.

- In the case of students under the age of 18, a copy of the formal notification will be forwarded to the Parent or Legal Guardian and a resolution formulated
- At the completion of the complaints and appeals process, should the deferment, temporary suspension or cancellation of studies be upheld by the complaints and appeals hearing, Bandicoot Group Pty Ltd T/A Salford College will inform the Secretary of the Department of Education via PRISMS as required under the ESOS Act.

4.8 DEFERRAL, SUSPENSION OR CANCELLATION ADVISING AND REPORTING OBLIGATIONS

In the instance of deferral, suspension or cancellation action going ahead Bandicoot Group Pty Ltd T/A Salford College will inform the overseas student regarding the need to immediately contact Immigration for advice on the potential impact to the student's visa. (9.5.1)

Bandicoot Group Pty Ltd T/A Salford College will report the change to the overseas student's enrolment as per section 19 of the ESOS Act. (9.5.2)

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4.9 GUIDELINES AND IMPLICATIONS OF SUSPENSION OR CANCELLATION

Should a student enrolment be temporarily suspended for a period of 28 days or longer, the student must return home, unless special circumstances exist.

Students are to be made aware that:

- Students can only temporarily suspend enrolment for a maximum period of six months,
- Deferral, Suspension or Cancellation of enrolment may affect the student's VISA,
- If the enrolment is suspended for a period greater than six months, the student's visa may be cancelled by DIBP (www.border.gov.au)

RELATED POLICIES, PROCEDURES AND DOCUMENTS

- Formalisation of Enrolment Policy and Procedures
- Complaints and Appeals Policy
- Deferral Suspension Cancellation Withdrawal DSCW Form
- Transfer of Student policy
- Letter of Release

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STUDENT FEES AND CHARGES POLICY

1. PURPOSE

To provide a clear documented process relating to fees and charges associated to overseas students studying at Bandicoot Group Pty Ltd T/A Salford College. This policy has been developed in accordance with supports clause 5.3 of standard 5 and Clause 7.2 of Standard 7 of the standards for Registered Training Organisations 2015

To ensure each overseas student or prospective student is properly informed and protected through the provision of comprehensive and relevant fee information

2. SCOPE

This policy applies to all Students who are wishing to commence or study with Bandicoot Group Pty Ltd T/A Salford College.

Overseas students choosing to study at Bandicoot Group Pty Ltd T/A Salford College are required to pay all fees and charges agreed to in the Letter of Offer and Acceptance (Written Agreement) once the agreement is signed.

3. POLICY STATEMENT**General Rules**

- Bandicoot Group Pty Ltd T/A Salford College charge a variety of fees and charges for its courses.
- Tuition fees for all courses must be paid at least six weeks prior to the commencement of each semester.
- If a student wants to withdraw from the course, he should give at least one clear term notice before the next semester begins.
- Salford College reserves the right to withhold certificates and results until all due payment are made.
- Salford College reserves the right to refuse a student's re-enrolment if accounts are not paid by the due date. The college reserves the right to bar the student to attending classes in case of non-payment of outstanding fees (including non-tuition fees charged like late fees, resit fees, resource fees etc) as per the invoices raised and given to the student.
- Salford College reserves the right to forward the defaulting students name and details to its debt collectors' agency (an external arm) for collection of overdue payments. The resulting cost may be passed on to the defaulting student.
- Salford College may list the defaulting student for credit watch on organ stations like VEDA. This may adversely impact your ability to apply for any credit.
- Fees and charges are published and available online via Bandicoot Group Pty Ltd T/A Salford College's website.
- Students are notified in their Letter of Offer and Acceptance (Written Agreement) of all fees and charges, including that these are subject to change.
- Payments including fee deposits are not accepted from overseas students until Bandicoot Group Pty Ltd T/A Salford College receives their signed and completed Letter of Offer and Acceptance (Written Agreement).

3.1.1 Tuition fees

- Tuition fees (see Fees Schedule for current amount) Tuition fees DO cover the charges for tuition administration.
- Tuition fees means the payment agreed to on the letter of offer for the course or any subsequent variations to the course offer in writing

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- Tuition fees DO NOT cover other charges like, accommodation, living expenses, textbooks, uniforms, stationery, equipment, late submission fees, Resit fees, late payment fees and any external consultations or examinations.

3.1.2 Resit Fees

- Bandicoot Group Pty Ltd T/A Salford College will only charge resit fee from a student if:
- The student does not submit their assessment within the due date.
- The student has attempted 3 times, within the due date, and is not yet satisfactory on his assessment.
- The student did not attend (for any reason including medical unless given an exemption in writing) a regular scheduled class, a resit scheduled class (theory or practical) and for this reason was not granted access to their assessment.
- Resit fees should be paid before the resit scheduled day or if a payment plan for resit fee payment is agreed with Accounts department.
- Fees and charges are reviewed at least annually.
- Any changes to fees and charges are updated on all electronic and print material including Letter of Offer and Acceptance (Written Agreement) and marketing/recruiting materials.
- International education agents are notified of any changes to fees and charges and are supplied with updated materials.
- Bandicoot Group Pty Ltd T/A Salford College will not issue any qualification or award, issue any letter of completion or issue any letter of release prior to the completion of payment of all fees and charges in full.
- Student will pay the same amount of tuition fees agreed at the time of enrolment until completion of the course.
- Rescheduling of any course or unit of competency may incur variations in fees and charges such as an increase to be paid or an amount to be refunded.
- Enrolling in a new course, course variations and any changes to course enrolment will incur any new fees.
- Bandicoot Group Pty Ltd T/A Salford College enrolment/application fee is non-refundable in any event.
- In the event a student abandons the course, all fees due are payable.

Payment Schedule

- All payments are due as per the letter of offer and accepted by the student. This payment plan can be varied if the student applies for a different plan and the plan is accepted by Salford College. A Payment Plan does not absolve the student from commitment to the payment of the fees for the current or any subsequent semester/course.
- If the course is less or equivalent to one study period (one semester/24-26 weeks), 100% of the course fees must be paid prior to the commencement of the course.
- If the course duration is more than one study period (one semester/24-26 weeks) then first semester fees must be paid prior to the commencement of the course in addition to the administration and material fees.
- If the student enrolls into packaged courses or multiple courses, the course fees for the first semester is payable prior to the commencement of the course in addition to the administration and material fees for each subsequent course offer as detailed in the letter of offer.

Resit Procedure

- Trainer will result student or flag Student Support Staff about the need for resit.
- Student Support Staff will inform Accounts to get in contact with the student to raise invoice and arrange payment.
- Resit will be scheduled by admin and informed via email to student.
- If student does not attend his 1st resit a full resit fee will be charged, and 2nd and 3rd time resit fee charge will be raised.

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Fees And Charges

- Fees are payable as agreed with Bandicoot Group Pty Ltd T/A Salford College and documented in the Letter of Offer and Acceptance of Offer. The balance of fees is to be paid on the basis of payment plan program that is scheduled and agreed upon in the Letter of Offer and Acceptance of Offer.
- Bandicoot Group Pty Ltd T/A Salford College may restrict or withhold services or materials from learners if fees are overdue.
- Students are required to pay the following fees as applicable:
 - Application/enrolment fee (non- refundable)
 - Tuition Fees, as per letter of offer
 - Material Fees, as per letter of offer
 - Accommodation,
 - Airport Pickup, and
 - Any other fees outlined in the Letter of Offer and Acceptance (Written Agreement) and attached schedule of fees for students.
- Applicants must at minimum pay the following fees in order to secure their enrolment at Bandicoot Group Pty Ltd T/A Salford College:
 - A specified pre-payment tuition fees (this will be no more than 50% of the total course fees for overseas students) unless student choses to pay the whole amount unless the course is less than a semester.
 - Application/enrolment Fee
 - Material Fees

Payment particulars:

- Students must pay the Application/Enrolment Fee, otherwise the application will not be processed.
- Enrolment, Accommodation and Airport Pickup Fees are non-refundable.
- Students must pay all associated Course Fees as per the Letter of Offer and Acceptance (Written Agreement) and Fee Schedule, otherwise students will not be allowed to continue study.
- Course Tuition fees can be paid in Full at the start of the course, or in Advance by term or in accordance with the schedule outlined in the Enrolment Agreement.
- Course Tuition Fees will not be transferred to another provider unless requested and approved, should a Transfer of Provider request be approved.
- A Refund of any fee will only be processed in accordance with the Refund Policy.

FEE INCREASES

- Students are informed on the Letter of Offer and Acceptance of Offer that tuition fees will not increase during their period of enrolment at Bandicoot Group Pty Ltd T/A Salford College.
- Fee schedule is attached as tabled Annexure 3 (**Refund Policy**) however is subject to increase. Students will be notified of any such increase giving them a four weeks' notice.

PAYMENT METHODS

All Fee payments must be made in Australian Dollars and can be paid by:

- Cash,

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- Direct or SWIFT Deposit,
- Credit Card,
- Bank Cheque or Money Order
- Other electronic methods

PAYMENT PLANS AND EXTENSION

- Should the student experience financial difficulties or encounter unforeseen circumstances where payment of fees cannot be made, then the student may request an extension of fees by submitting a request via email to accounts@salfordcollege.edu.au or student support officer at the college in writing.
- This request must be received prior to the fee due date. If the form is not received by the due date, then the student will be subject to late payment fees, regardless of whether an extension has been granted.
- Applying for a fee extension does not guarantee that an extension will be granted.
- If an extension is approved, then a revised payment schedule will be determined.
- Students can apply to pay the fees in instalments. Such application has to be approved and will incur a fee.
- Any payment made in instalments will incur a payment fee unless it is on direct debit.

LATE PAYMENT

- Should a student not pay the required fees by the due date and has not submitted and had approved a Fee Extension Request, then a late fee will be imposed. This is as per the fees and charges on the Terms and Conditions of Enrolment.
- Should a payment plan be entered into, the due date is the date of the agreed instalment due date, should a student fail to pay any instalment on time the overdue fees will apply to each instalment that is late.

CANCELLATION

- The failure to pay any owed fee or late payment may result in the cancellation of the student's enrolment.
- Default by student: Students will be given a warning letter. If payment remains outstanding this will result in a letter of demand. If payment remains outstanding, any payment plan may be cancelled and a Notice to cancel enrolment may be issued. In the event of future defaults, student may be immediately cancelled from courses without a further Notice of Intent to cancel student's enrolment.
- In the event that a final notice to cancel CoE, the student shall have 20 days to access the Complaints and Appeals process. (refer to complaints and appeal policy)

OVERSEAS STUDENT HEALTH COVER

- As a condition of your student VISA, the Australian Government requires the student to have Overseas Student Health Cover.

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- Bandicoot Group Pty Ltd T/A Salford College is able to provide OSHC through its contract with various companies and will provide the associated fees and charges on the Letter of Offer, or the student is free to arrange OSHC themselves.
- Students will not be able to obtain a valid Student VISA, if they do not have proof of OSHC.

TUITION ASSURANCE

In accordance with the ESOS Act, Bandicoot Group Pty Ltd T/A Salford College ensures the security of Student Fees through membership to the Tuition Protection Service.

4. SCHEDULE OF FEES

- **APPLICATION/ENROLMENT FEE (NON-REFUNDABLE)**

A non-refundable application fee applies.

- **CURRENT COURSE COSTS**

The course fees is listed on CRICOS website. The prices may vary according to specials offered by the college. At no times the fees can be more than listed on CRICOS website:

[Institution Details - Bandicoot Group Pty Ltd](#)

- **FEES DURING THE ENROLLMENT PERIOD**

Application Fees per Course/CoE	\$350.00
Application Fees for BSB80120 Graduate Diploma of Management Learning and BSB80320 Graduate Diploma of Strategic Leadership	\$500
RPL assessment (per unit of competency)	\$250.00
Late Submission of Assessment after the due date	\$100.00
Administration fee (Credit Transfer Application fees/CoE Variation, RPL application, Transfer of Course/additional work bases training/provider fees. Course withdrawal fee etc.)	\$250.00
Catch up for each unit	\$550-\$750
First Time Re-sit (theory/Practical)	\$200/\$250
Second Time Re-sit (theory/Practical)	\$250/\$325
Third Time Re-sit (theory/practical)	\$300/\$425
Re-issue of CoE	\$25.00
Airport pick up (from Airport to College campus in that city) Adelaide Sydney	\$75.00 \$150.00
Replacement Certificate/page	\$20.00
Late payment fees of \$35.00 per week or 2% of outstanding fees payable will be applied after the due date	\$35.00

Bank dishonor fee	\$35.00
Additional statement of attainment (one statement of attainment will be provided free of charge)	\$50.00
Set up/Change fee for payment plan	\$100.00
Admin Charges for processing each payment as per installment plan (unless direct debit)	\$20.00
Administration and processing fee for health insurance arranged by Bandicoot Group Pty Ltd T/A Salford College	\$20.00
Certificate issuance after 3 months of CoE/Course completion	\$100.00
Postage of Certificates	\$15.00
Replacement ID card	\$10.00
Academic support class (per two-hour class)	No charge
Moderation on appeal (per assessment task per unit)	No charge
“One-on-one” mentoring (per hour)	No charge
Credit Transfer Application Fees (Administration Fees)/Course	\$250.00
Credit Transfers (within 14 days before commencement of course)	No Charge

Fees Schedule updated as of 24-02-2023.

Current students will have this new fee applicable after 24 February 2023

1. SCOPE

This policy covers the refunds process for all fees payable for training services provided within Bandicoot Group Pty Ltd T/A Salford College's scope of registration, in accordance with ESOS Act and the National Code.

2. PURPOSE

To provide for appropriate handling of student's payments and to facilitate refunds in the case of cancellation by either party. The refunds process will allow students the option to disengage from training in a manner in which a negative impact may be negated or reduced, depending upon notification time frame.

Unless otherwise stated, all refunds of fees will only be granted in accordance with this policy. The terms and conditions of this policy apply to all students, whether they are waiting to commence or are continuing studies.

3. POLICY STATEMENT

Details concerning the scope of Bandicoot Group Pty Ltd T/A Salford College Refund Policy are to be clearly disseminated to prospective students prior to contractual arrangements being made, this dissemination is in the form of the Student Handbook, Application for Enrolment and Letter of Offer.

Salford College Refund policy is governed by the ESOS Act.

This agreement, and the availability of complaints and appeals processes, does not remove the right of the student to take action under Australia's consumer protection laws.

4. GENERAL RULES

Student default occurs when any of the following happens:

- a student not commencing a course on the agreed start date as nominated in the student signed written agreement, or if CoE is issued than the CoE start date;
- a student cancelling their enrolment in a course (this includes an abandonment of the course before its completion);
- a student failing to pay an amount he or she was liable to pay to the provider, directly or indirectly, in order to undertake a course;
- student breaching a condition of his or her student visa; or
- misbehaviour by a student as per student code of conduct.
- Institute default occurs when:
 - the course does not commence on the agreed commencement date;
 - the course ceases to be provided at any time after it commences but before it is completed; or
 - the course is not provided in full to a student because a sanction has been imposed on Ironwood Institute
- The refund process reflects the commitment by Bandicoot Group Pty Ltd T/A Salford College to hold places as booked by students and the amount of administrative resources consumed at the various stages.

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- Default Date means the agreed starting day, or the day on which the course ceased to be provided, or the day on which the student formally withdraws from the course along with the supporting documents
- Commencement: The first day of the first program to be attended by the student as detailed in CoE, Orientation Letter and timetable.
- Refunds must be requested in writing in email (info@salfordcollege.edu.au or admissions@salfordcollege.edu.au) Verbal notification staff or agents are not valid.
- Students must provide Salford College with substantiated evidence of their student visa refusal.
- Salford College must have received complete funds in its nominated bank accounts in order for any refunds to be made available (i.e. cheques are cleared, telegraphic transfers have been received)
- Salford College will process refund requests and if approved, arrange payment within 28 days provided the students has put forward a valid refund form with verifiable bank account details
- Paid in Australian Dollars into the nominated bank account.
- Will incur the bank fees payable for transfer of monies
- Will pay to the student only unless directed by the student on the Refund Application Form.
- Will be in accordance with Education Services for Overseas Students (Calculation of Refund) Specification 2014 at <https://www.legislation.gov.au/Details/F2014L00907>
- Refund application should have:
 - Signature on Refund Application to match the student's application form and passport
 - To have appropriate and verifiable bank details with swift codes and IBAN details as required for transfer to that country including details of currency in which the refund is requested.

5. REFUNDS

Visa Refusal by Australian Government

- If a student visa application or visa renewal is refused by the Australian Government, a full refund of course fees, less administration fees, will be made. Application fees or 5% of the total tuition fee, whichever is lesser.
- Refunds of Tuition fees will be calculated under the relevant ESOS provision- Refer to the Education Services for Overseas Students (Calculation of Refund) Specification 2014: <https://www.legislation.gov.au/Details/F2014L00907/Download>.
- If the student has commenced studies than any unused part of payable tuition fees is payable as per the calculation. Refund on visa rejection will require a copy of notification from the Department of Home Affairs. A formal application for refund along with supporting documents has to be lodged with info@salfordcollege.edu.au and the lodgement date is taken as the default date.

5.1 Course Withdrawal

- Where written notice of withdrawal is received by Salford College either before the course start date or during the course start date the refund will happen as per the table 1 in this document.
- **No refunds will be granted where:**
 - An international student currently in Australia has their student visa cancelled by Department of Home Affairs for a breach of visa conditions.
 - An international student currently in Australia has their student visa extension application refused by Department of Home Affairs after the commencement of their studies, for not meeting visa requirements.

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- The visa is refused for the reason of providing misleading information or fraudulent documentation submitted in the visa application
- Any unused part of payable tuition fees is payable as per the calculation Refund on visa rejection will require a copy of notification from the Department of Home Affairs. Student has to submit a completed signed application with correct bank details for refund with all paperwork and supporting documents.

5.2 INSTITUTE DEFAULT:

Refunds resulting from Bandicoot Group Pty Ltd T/A Salford College Default

In the unlikely event of Bandicoot Group Pty Ltd T/A Salford College default, within 14 days of the default, Bandicoot Group Pty Ltd T/A Salford College will:

- Either offer the student an alternative place at Bandicoot Group Pty Ltd T/A Salford College's expense, that is accepted in writing;
OR
- Refund the student the unused portion of the prepaid fees within 14 days.

If Bandicoot Group Pty Ltd T/A Salford College is unable to provide a refund or place the student in an alternative course, then the student shall be referred to the Tuition Protection Service (TPS: www.tps.gov.au), who will place the student in a suitable alternative course or if a suitable course cannot be found, pay a refund as calculated by the TPS Administrator.

- **Special Circumstances** Where a student withdraws from the course and returns home because of exceptional and extenuating circumstances of a compassionate nature, such as a death or severe illness in the immediate family, 100% of all the unspent fees paid for subsequent semesters, less any administration and material fees, will be refunded.
- If the student has given misleading information to an approved agent, Bandicoot Group Pty Ltd T/A Salford College and/or any Commonwealth Agencies of Australia, no refund will be given.
- Bandicoot Group Pty Ltd T/A Salford College will give the student a refund statement that explains how the amount has been worked out.
- In case of a cancellation of the course by the student or Bandicoot Group Pty Ltd T/A Salford College, any outstanding fees to Bandicoot Group Pty Ltd T/A Salford College become due with 7 (seven) days.
- Any costs incurred by Bandicoot Group Pty Ltd T/A Salford College to recuperate outstanding fees will be charged to the student.
- Unpaid fees will be recorded as a debt and recoverable by action in a court of competent jurisdiction.
- Bandicoot Group Pty Ltd T/A Salford College will not release any testamurs/ awards/ letters/ documents to students until outstanding course fees have been paid in full.
- Provide the student in writing the resulting decision of Bandicoot Group Pty Ltd T/A Salford College's management.
- Advise the student of their right to appeal the decision of Bandicoot Group Pty Ltd T/A Salford College management.
- Bandicoot Group Pty Ltd T/A Salford College only accepts responsibility for fees and charges associated with the cost of enrolling in and studying with the RTO. No accountability will be taken for fees or charges associated with international education agent or migration agent fees or visa application costs.

Table 1

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Circumstance	Refund due
Salford College cancels course before commencement	Full refund of all fees
Salford College cancels course following commencement	Full refund of all unspent fees calculated as follows: Weekly tuition fee multiplied by the weeks in the default period (calculated from the date of default).
Salford College has not provided a Student Agreement that meets the requirements of the National Code 2018.	Full refund of all unspent fees calculated as follows: Weekly tuition fee multiplied by the weeks in the default period (calculated from the date of default).
Student withdraws up to 10 weeks prior to course commencement.	Application fee not refunded. Refund of all other fees and charges as well as unspent Material Fees.
Student withdraws between 9 weeks to 4 weeks prior to course commencement.	Application fee not refunded. Refund of 50% other fees for semester 1, as well as unspent Material Fees.
Student withdraws less than 4 weeks prior to course commencement.	Application fee not refunded. No refund. Fees for full study period (semester 1) to be paid
The student does not commence on the agreed start date and has not previously withdrawn.	No refund. Fees for full study period (semester) to be paid.
Student withdraws after commencement.	No refund. Fees for full study period (semester) to be paid.
Student's enrolment is cancelled due to disciplinary action.	No refund. Fees for full study period (semester) to be paid.
Student breaches a visa condition	No refund. Fees for full study period (semester) to be paid.
The student has supplied incorrect or incomplete information causing Salford College to withdraw the offer of the course prior to commencement.	No refund. Fees for full study period (semester) to be paid.
The student is refused a visa because they did not pay start their course at the agreed location on the agreed starting day or they withdrew from their course with Salford College, or they did not pay an amount due.	No refund. Fees for full study period (semester) to be paid.
The student is refused a visa and therefore does not commence their course on the agreed starting day or withdraws from the course on or before the agreed starting day because of the visa refusal.	The total amount of all course fees (tuition and any non-tuition fees) received or less whichever is the lower amount of 5% of the total amount of the fees or the sum of \$500.

ANNEXURE-4

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COMPLAINTS AND APPEAL POLICY

1. PURPOSE

The purpose of this policy and procedure is to provide information and outline the determination for proceeding with an appeal or complaint. Through this policy and the corresponding procedure, we commit to ensuring that overseas students have the right to natural justice by virtue of access to effective, timely, equitable and documented complaints handling and appeals processes. (10.1)

2. SCOPE

This policy applies to all current and prospective overseas students of Salford College.

DEFINITIONS

Appeal	<p>When a student is dissatisfied with a decision made by an RTO, that student has the right to contest it by means of an appeal.</p> <p>The appeal is a process whereby the decision is reviewed and re- evaluated with any evidence or argument that the student wishes to include for consideration. The appeal may have one of two outcomes:</p> <ul style="list-style-type: none">- Appeal upheld meaning the decision is overturned.- Appeal rejected or not upheld, meaning the original decision stands
Assessment	<p>the process of collecting evidence and making judgements on whether competency has been achieved, to confirm that an individual can perform to the standard required in the workplace, as specified in a training package or VET accredited course.</p>
Grievance	<p>a concern about academic matters, perceived discrimination, situation, a process, person or people, facility or a support service provided by Salford College. Grievances are less formal/official than complaints, whereby a student brings a matter to the attention of Salford College in an informal way i.e. it is spoken about, not written down</p>
Complaint	<p>a formal complaint takes place if a grievance cannot be resolved informally (for example, the affected parties discussing the matter), and is written down for official processing</p>
Complainant	<p>student or potential student lodging the grievance or complaint</p>
Internal complaint or appeal	<p>means a complaint or appeal made by an employee or staff member of Salford College</p>
SSO -	<p>an acronym for Student Support Officer(s), members of staff providing support for the needs and wellbeing of all overseas students</p>
Third party.	<p>any party (person or group/organisation) providing services on behalf of the RTO but not including a contract of employment between an RTO and its employee</p>

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3. POLICY STATEMENT

- This policy will be given to students before a contract is entered into or before an amount of money has been paid whichever happens first.
- This policy and Procedure must be provided in full in the International Student Written Agreement/Acceptance of Offer.
- As part of our commitment to providing a fair and equitable student experience, the following complaints handling and appeals system has been developed and is freely and readily accessible and clearly explained to all students and prospective students on our official website, the student handbook and at student orientation.
 - Salford College acknowledges that students have the right to raise grievances and make complaints where they see fit.
 - Salford College also acknowledges that students have the right to appeal an assessment decision, based on valid grounds for appeal.
- Salford College has provision for students to appeal against assessment decisions, including those made by staff members or by a third-party partner and will respond to any complaint or appeal made against any of these parties.
 - Salford College ensures that students have access to a fair and equitable process for lodging an appeal against an assessment decision.
 - In doing so, Salford College:
- has written processes in place for collecting and dealing with appeals in a constructive and timely manner (see Complaints and Appeals Procedure)
- ensures that these procedures are communicated to all staff, third party partners and students;
- ensures that each appeal and its outcome are recorded in writing;
- ensures that each appeal is heard by an independent person or panel;
- ensures that each complainant has the opportunity to formally present their case free of cost
- ensures that each complainant is given a written statement of the appeal outcomes, including reasons for the decision
- retains written record and statement of the outcome of the appeal or complaint
- takes appropriate action upon the subject of any appeal that is found to be substantiated; and
- utilises outcomes of appeals to review current practices which may potentially lead to continuous improvement.
- If a student chooses to access the Salford College complaints and appeals process, Salford College must maintain the student's enrolment while the complaints/appeals process is ongoing.
- Students can bring along a support person to any meetings
 - All appeals must be lodged within 7 calendar days of the date of the assessment result notification to the student.
 - If the appeals process fails to resolve the appeal or the complainant is not satisfied with the outcome of the appeal, the matter will be referred to an independent third party for review, at the request of the complainant. All costs incurred for the third-party review will be advised to the complainant.

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- Salford College will await the outcome of this process (and if, in favor of the provider) before reporting the student through PRISMS.
- Nothing in the college's Complaints/Disputes Resolution policy negates the rights of any overseas student to pursue other legal remedies.
- All appeals are acknowledged in writing and finalized as soon as practicable.
- Salford College may charge a fee for the appeals process where an external assessor is engaged. Should this be the case, all costs incurred will be advised to the complainant.
- Salford College strives to deal with appeal issues as soon as they emerge, in order to avoid further disruption or the need for a formal complaint process.
- A complaint can be forwarded directly to the Student Support Officer/Administration desk.
- The college is not required to continue to offer learning opportunities throughout the complaints or appeals process. The college can decide whether it will continue to offer learning opportunities throughout any appeals process. The college may decide to exclude a student from attending classes but continue to provide work to complete outside of the classroom environment. The college acknowledges that to deny students learning opportunities throughout the appeals process may disadvantage the student should the appeals process find in their favor.
- For appeals on the college's decision to defer, suspend or cancel a student's enrolment, the college only needs to wait until the
- internal complaints/appeals process is completed (if in favor of the college) to notify DET/DHA via PRISMS.
- Salford College will not report a student for unsatisfactory progress or attendance until the student has been allowed to access our internal and an external complaints and appeals process.
- All appeals will be handled 'In-Confidence' and will not affect or bias the progress of the participant in any current or future training. The college will respond to any complaint or appeal an overseas student makes regarding their dealings with the college, the College's agents or any related party the college has an arrangement with to deliver a course or related services.

4. RESOLVING GRIEVANCES

Students or potential students are encouraged, wherever possible, to resolve grievances directly with the person(s) concerned. For example: if the issue concerns an academic matter, the complainant should talk directly with their trainer. Similarly, any issues relating to fees should be discussed first with accounts.

If the student has attempted to resolve the issue directly but is not satisfied with the outcome or does not wish to approach the person(s) concerned directly, he/she may discuss the issue with a Student Support Officer first or the training coordinator and if still wish to escalate, directly with the CEO. The student may be accompanied by a support person during this process. (10.2.1, 10.2.4)

CEO will consider the issue and may either suggest a course of action to resolve the issue or attempt to mediate between the student and the staff member(s) concerned.

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If the matter is not resolved informally the grievance may be put to a complaint, whereby the student can complete a Complaint Form.

4.1 COMPLAINTS

To commence the formal process; the complainant must complete a Complaint Form (available from Student Services/Website). The following information needs to be provided in writing:

- a) outline the details of the complaint;
 - b) supporting information that the complainant wishes to have considered;
 - c) an explanation of the steps already taken to try to resolve the complaint informally;
 - d) why the responses received are not considered satisfactory if applicable and
 - e) what the complainant thinks needs to be done to address his/her concerns
- The Complaint Form will be acknowledged within 10 working days. CEO/Delegate will commence the process of considering the complaint and will acknowledge receipt of the complaint in writing to the complainant.
 - CEO/Delegate will ensure all steps are taken to resolve the complaint as soon as is practical, with the assessment of all complaints and appeals commencing within 10 working days of lodgment. (10.2.3)
 - Complaints or appeals wherever possible are to be resolved within 21 working days of the initial application.
 - A signed copy (signed by student and investigating officer) of the conclusions/outcome of the complaint/appeal provided to the student is also to be kept on the student file.
 - When an external appeals process has been completed, the college must immediately implement the decision or recommendations and/or take the preventative or corrective action required by the outcomes of the external complaints handling or appeals process and notify the overseas student of the outcome.
- Complex complaints may take longer to resolve albeit a target of 40 working days applies.

4.2 COMPLAINT OUTCOMES - UNSUCCESSFUL

If the complainant is not satisfied with the outcome of their complaint, they have the option to seek outside assistance to pursue the appeal. If the overseas student is not successful in our internal complaints handling and appeals process, they must be advised within 10 working days about their rights as an overseas student to access an external complaint handling and appeals process at minimal or no cost.

The Commonwealth Ombudsman provides an external complaint and appeals process for overseas students of private education providers. If you wish to lodge an external appeal or complain about a decision made by the college, you can contact the Overseas Students Ombudsman. The Overseas Students Ombudsman offers a free and independent service for overseas students who have a complaint or want to lodge an external appeal about a decision made by their private education or training provider. Contact details: (10.3)

Mail: Commonwealth Ombudsman, GPO Box 442, Canberra ACT 2601

Phone: 1300 362 072

Online: <http://www.ombudsman.gov.au/How-we-can-help/overseas-students>

<https://forms.business.gov.au/smartforms/servlet/SmartForm.html?formCode=oco-complaint-form>

If the student remains unhappy with the Internal and External outcome, they may refer the matter to the National Training Complaints Hotline on 13 38 73

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4.3 ACADEMIC COMPLAINTS / APPEALS

- Complaints/appeals against academic decisions will be accepted up to fourteen (14) days from the date an assessment result was received.
- Assessment will be reviewed having due regard to submissions made by the participant.
- An independent assessor will be assigned to assess the complaint.

4.4 SUSPENSION / CANCELLATION OF ENROLMENT

- Where the appeal relates to the college's decision to defer/suspend or cancel a student's enrolment for misbehavior /breach of college rules, the college will only await the outcome of the internal appeals process if it supports the college before notifying DET and DHA through PRISMS of the change to the student's enrolment.
- If the outcome of the internal or external appeals process results in a decision favoring the student the college will immediately implement any corrective action, decision or measures required and advise the student of the outcome.
- Notification on PRISMS must not occur until the result of the internal appeals process is known, unless extenuating circumstances relating to the welfare of the student, Staff or other students apply, such as:
 - The student is at risk of committing a criminal offence or is the subject of investigation relating to criminal matters
 - The student's actual or threatened behavior poses a threat to other students. The student has medical or psychological problems that may affect their well-being
 - The student cannot be located

4.5 EXTERNAL COMPLAINTS AND APPEALS

The college will await the outcome of an external appeals process before reporting/taking action against the student for course progress or attendance.

Where the appeal relates to the college's decision to defer/suspend or cancel a student's enrolment for misbehavior /breach of college rules, the college will only await the outcome of the internal appeals process if it supports the college before notifying DET and DHA through PRISMS of the change to the student's enrolment.

If mediation is sought, the mediator is required to report the outcome of the mediation, including any recommendations arising, within 14 days of the completion of the review. Once the college receives the report of the outcomes from independent mediation, they will provide a written report to the complainant within 10 working days on the recommended actions to resolve the grievance.

When an external appeals process has been completed, the college must immediately implement the decision or recommendations and/or take the preventative or corrective action required by the outcomes of the external complaints handling or appeals process and notify the overseas student of the outcome.

4.6 COMPLAINT OUTCOMES - SUCCESSFUL

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Should the decision of the internal complaints handling or appeal process or any external process be in favor of the overseas student, that decision shall be implemented immediately. Any resulting recommendation and/or preventive or corrective action required by the decision shall also be taken as soon as practicable. All decisions and changes/actions will be recorded, and the student will be notified in writing of the action taken (10.4)

4.7 COMMONWEALTH RTO AND CRICOS REGULATOR

If the student is concerned about the actions of the provider, they may approach the Australian Skills Quality Authority (ASQA), the Registration Authority for CRICOS RTOs. The Australian Skills Quality Authority (ASQA) has the power to suspend or cancel the provider's registration or a course if a breach of the requirements of their registration provisions is proved.

To lodge a complaint with ASQA visit <http://www.asqa.gov.au/complaints/make-a-complaint---overseas-students/make-a-complaint---overseas-students-1.html>

ASQA is the Regulator, therefore they will only act on breaches of legislation by the provider.

4.8 APPEALS

Valid grounds for an appeal against an assessment decision (where the Student feels the assessment decision is incorrect) could include the following:

- The judgement as to whether competency has been achieved and demonstrated was made incorrectly;
- The judgement was not made in accordance with the Assessment Plan;
- Alleged bias of the assessor;
- Alleged lack of competence of the assessor;
- Alleged wrong information from the assessor regarding the assessment process;
- Alleged inappropriate assessment process for the particular competency;
- Faulty or inappropriate equipment; and/or
- Inappropriate conditions.

4.9 APPEAL OUTCOMES

An investigation into an Appeal may result in one of the following outcomes:

- a) Appeal is upheld; in this event the following options will be available:
 - i. The original assessment will be re-assessed, potentially by another assessor as soon as can be arranged
 - ii. Appropriate recognition will be granted forthwith
 - iii. A new assessment shall be conducted/arranged without delay (10.4)
- b) Appeal is rejected/ not upheld; in accordance with Salford College assessment policy the Student will be required to:
 - i. Undertake further training or experience prior to further assessment; or

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- ii. Re-submit further evidence; or
- iii. Submit/undertake a new assessment

4.10 ACTIONING OUTCOMES

Where the complaint or appeal is upheld, Salford College will implement the required corrective action within 21 days and advise the student in writing of the outcome.

- a) If you are Under 18 years of age a copy of your Complaint Form will be sent to your Parent or Legal Guardian.
- b) A copy of all outcomes and correspondence raised during the process will also be forwarded to your Parent or Legal Guardian within 21 days of a decision where possible.

4.11 INTERNAL APPEALS OR COMPLAINTS

- All internal complaints / appeals should be committed to in writing at the earliest possible opportunity utilizing the Complaint Form.
- A submitted Complaint Form will constitute a formal complaint/appeal from the student.
- The CEO of Salford College will be informed of all student complaints/appeals.
- The CEO of Salford College may delegate responsibility for the resolution of the complaint/appeal as required.
- In the case of a complaint/appeal, the CEO of Salford College will initiate a transparent, participative process to deal with the issues at hand.
- Assessment appeals will be processed in accordance with the Assessment Appeals Procedure
- An investigation must be commenced within 10 working days of written/formal lodgment of a completed complaints/appeals form.
- Complaints or appeals wherever possible are to be resolved within 21 working days of the initial application.
- Length of time may vary depending on the complexity of the case
- If you are Under 18 a copy of your Complaint Form will be sent to your Parent or Legal Guardian
- A copy of all outcomes and correspondence raised during the process will also be forwarded to your Parent or Legal Guardian
- In all cases the final conclusion will be endorsement by the CEO of Salford College.
- The student will be advised in writing of the outcome of their complaint/appeal within 21 days of written receipt wherever possible or as soon as practicable.
- If the outcome is not to the satisfactory of the Student, he/she may seek an appointment with the CEO of Salford College.
- The CEO of Salford College decision will be final.
- If they are still not satisfied with the decision, they may seek outside assistance to pursue the complaint, grievance or appeal, as outlined in this policy and procedure.
- All grievances, complaints and appeals will be handled as Staff-In-Confidence.
- All complaints/appeals will be discussed at Management Review meetings for continuous improvement of the processes.

4.12 ACCESS AND EQUITY

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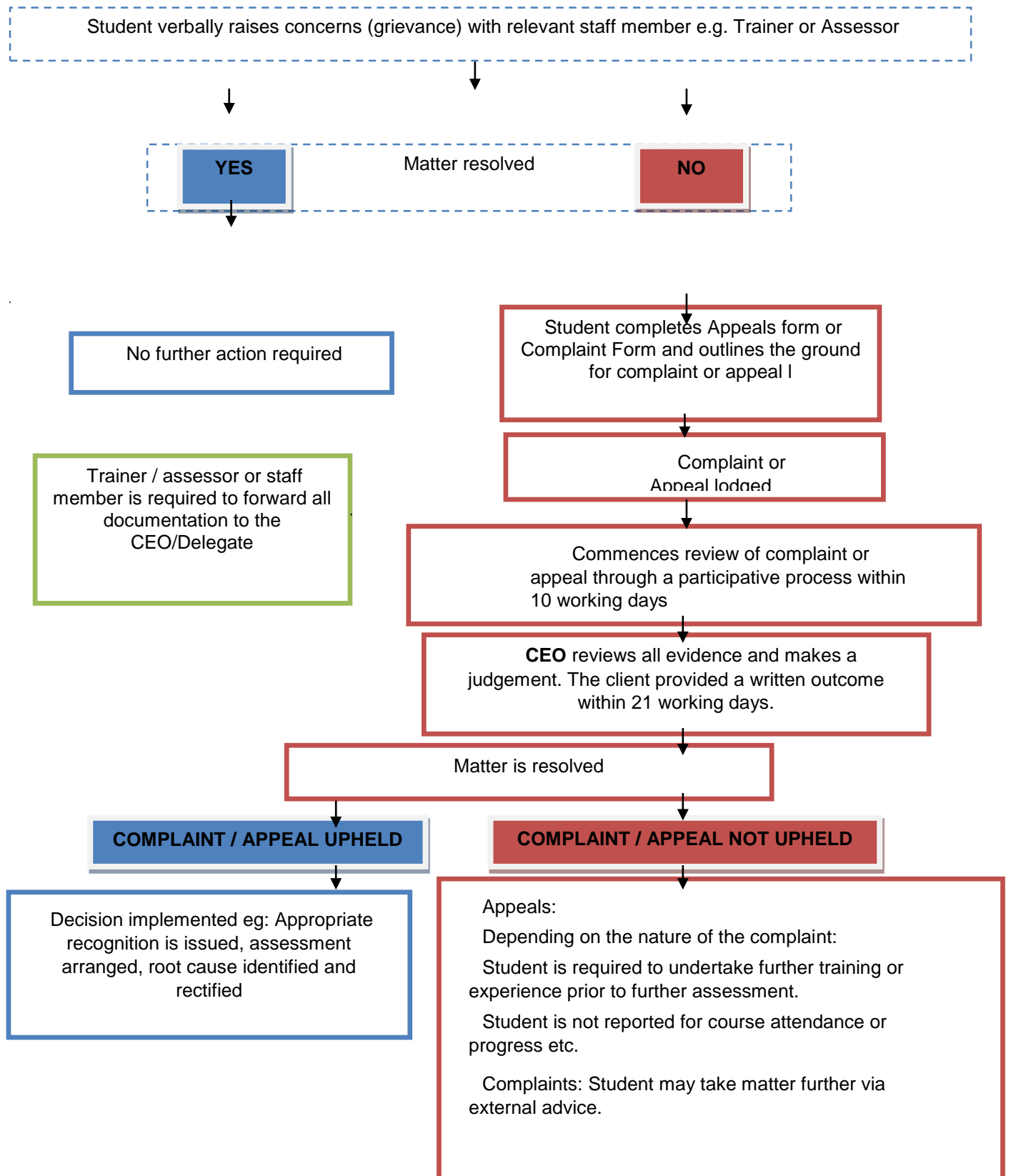
The Salford College Access & Equity Policy applies. (See Access and Equity Policy)

4.13 RECORDS MANAGEMENT

Records of all appeals and their outcomes are maintained securely. Records of appeals will include:

- How the appeal was dealt with;
- The outcome of the appeal;
- The timeframes for resolution of the appeal;
- The potential causes of the appeal; and
- The steps taken to resolve the appeal.

● **Appeals and Complaints Process Flowchart**



CEO of Salford College is the Appeals Resolution Officer. CEO may delegate responsibility for the resolution of the appeal if necessary.

Details concerning the scope of the Appeals Policy are to be clearly displayed throughout the organisation and contained within the Staff

Induction Process, Student Handbook and Salford College website.

This policy is provided in full on the Student Written Agreement.

All appeals practices are monitored by Training and Compliance Manager Salford College and will be discussed at Management Review Meetings with areas for improvement identified and acted upon. (See Continuous Improvement Policy)

A description of the ESOS framework that Australian Education providers must abide by is available electronically from Department of Education Website - refer to the links below for further information:

1. <https://docs.education.gov.au/node/39586>
2. <https://www.studyinaustralia.gov.au/english/australian-education/education-system/esos-act>
3. <http://www.australia.gov.au/information-and-services/education-and-training/international-students>
4. <http://www.studyinaustralia.gov.au/global/live-in-australia/support-services/support-services-for-students>

This written agreement, and the right to make of complaints and seek appeals of decisions and action under various processes, does not affect the rights of the student to take action under the Australian Consumer Law if the Australian Consumer Law applies.

For very comprehensive information on studying in Australia visit the Australian Government website:

<http://www.studyinaustralia.gov.au/>

RELATED LEGISLATION AND REGULATIONS

- The National Code of Practice for Registration Authorities and Providers of Education and Training to Overseas Students 2018, known as 'the National Code 2018' Standards
- Standards for Registered Training Organizations (RTOs) 2015, Standard 5 clause 5.3 and standard 7 clause 7.2
- Education Services for Overseas Students Regulations 2001
- Education Services for Overseas Students Act 2000

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SALFORD COLLEGE CREDIT REPORTING POLICY

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ABOUT OUR CREDIT REPORTING POLICY

Bandicoot Group Pty Ltd trading as Salford College (ABN: 83 134 424 034) (“we”, “us” or “our”) recognises the importance of privacy and is committed to protecting the privacy of individuals when handling their credit information and credit eligibility information. We handle credit information and credit eligibility information about individuals for purposes relating to our functions and activities involving the education of our students.

Our Credit Reporting Policy outlines how we handle credit information and credit eligibility information about individuals for purposes relating to our functions and activities in an open and transparent manner in accordance with Part IIIA (Credit Reporting) of the Commonwealth Privacy Act 1988.

By providing us with your credit information you consent to us handling it in accordance with our Credit Reporting Policy. If you provide us with any credit information about another individual, then we rely upon you to inform that individual of the details contained in our Credit Reporting Policy.

WHY WE COLLECT, HOLD, USE AND DISCLOSE CREDIT INFORMATION AND CREDIT ELIGIBILITY INFORMATION

We collect, hold, use and disclose credit information and credit eligibility information for purposes relating to our functions and activities. For example, we may collect, hold, use or disclose your credit information or credit eligibility information for one or more of the following purposes:

- Assessing your eligibility to be provided with our services
- Assessing an application by you for credit in connection with the provision of our products or services
- Assisting you to avoid defaulting on your payment obligations
- Identifying whether you are overdue in making a payment
- Collecting any overdue payments from you
- Managing credit that we provide to you
- Assigning our debts
- Carrying out our business functions and activities
- Participating in the credit reporting system
- Complying with our legal or regulatory obligations

WHAT KINDS OF CREDIT INFORMATION AND CREDIT ELIGIBILITY INFORMATION WE COLLECT

The kinds of credit information and credit eligibility information about you that we may collect and hold include:

- Identification information including your full name, alias or previous name, date of birth, sex, current (or last known) address and 1 previous address, current (or last known) employer or driver’s licence number
- Repayment history information including whether or not you have met an obligation to make a monthly payment, monthly payment due date and, if payment is made after the due date, the date on which payment is made
- A statement that we have requested information about you from a credit reporting body in connection with an application by you for consumer credit or commercial credit
- Default information about a payment of \$150 or more that you are at least 60 days overdue in making in respect of consumer credit where we have given you written notice requesting payment of the amount of the overdue payment
- Payment information being a statement that you have paid an overdue amount in respect of which we have disclosed default information to a credit reporting body

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- New arrangement information being a statement that we have varied the terms and conditions of consumer credit originally provided you, or provided you with new consumer credit to replace consumer credit originally provided to you, in respect of which we have disclosed default information to a credit reporting body
- Court proceedings information about a judgement of an Australian court against you in proceedings (other than criminal proceedings) relating to any credit that was provided to, or applied for by, you
- Personal insolvency information about you which is recorded in the National Personal Insolvency Index and relates to your bankruptcy, debt agreement proposal, debt agreement, personal insolvency agreement or property which is subject to a direction, order or authority given or made under the Commonwealth Bankruptcy Act 1966
- Publicly available information relating to your activities in Australia and your credit worthiness
- Serious credit infringement information being our opinion that you have committed a serious credit infringement in relation to consumer credit that we have provided to you

WHAT KINDS OF INFORMATION WE USUALLY DERIVE FROM CREDIT REPORTING INFORMATION

The kinds of information that we usually derive from credit reporting information disclosed to us by a credit reporting body include credit ratings and risk scores.

HOW WE COLLECT CREDIT INFORMATION

We usually collect credit information directly from you in person or when you communicate with us by telephone, email, standard form, letter, facsimile or other means. For example, we may collect your credit information directly from you when:

- You request us to provide you with our services
- You make a consumer credit or commercial credit application in connection with the provision of our services

We may also collect your credit information from a third party or publicly available source for the purpose of carrying out our business functions and activities. For example, we may collect your credit information from:

- Your authorised representatives in connection with providing you with our products or services
- Our service providers that assist us to carry out our business functions and activities including billing and debt recovery providers
- Government departments and agencies in connection with carrying out our business, functions and activities

HOW WE DISCLOSE CREDIT INFORMATION AND CREDIT ELIGIBILITY INFORMATION

We disclose credit information and credit eligibility information to third parties for the purpose of carrying out our business functions and activities. For example, we may disclose your credit information or credit eligibility information to:

- Your authorised representatives in connection with providing you with our products or services
- Our service providers that assist us to carry out our [business] functions and activities including credit reporting bodies, and billing and debt recovery providers
- Our professional advisers including accountants, auditors and lawyers
- Our related companies, agents, partners, affiliates and other trusted entities that assist us to carry out our [business] functions and activities
- Government departments and agencies about carrying out our business functions and activities

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We will not disclose your credit information or credit eligibility information to any third parties for any other purpose without your consent except where required or authorised by law.

HOW WE HOLD AND PROTECT CREDIT INFORMATION AND CREDIT ELIGIBILITY INFORMATION

We hold credit information and credit eligibility information that we collect in both physical and electronic storage facilities including paper-based files, computer servers, desktop and laptop computers, tablets and other portable data storage devices.

We protect credit information and credit eligibility information which we hold from misuse, interference and loss, and from unauthorised access, modification or disclosure using both physical and electronic security measures which include secure premises, physical access restrictions, locked cabinets, secure databases, password access, anti-virus software, data encryption and firewalls.

HOW TO ACCESS YOUR CREDIT ELIGIBILITY INFORMATION

You may request access to any of your credit eligibility information which we hold. We will respond within a reasonable time to a request by you for access to your credit eligibility information. If we decide not to give you access to your credit eligibility information then we will give you written reasons for our decision.

If you wish to access any of your credit eligibility information which we hold, please contact our Privacy Officer using the contact details below. You will be required to verify your identity before you will be permitted to access any of your credit eligibility information which we hold. We may charge a fee for giving you access to your credit eligibility information.

HOW TO CORRECT YOUR CREDIT INFORMATION AND CREDIT ELIGIBILITY INFORMATION

You may request correction of any of your credit information or credit eligibility information which we hold. You should promptly notify us if you become aware that any of your credit information or credit eligibility information which we hold is inaccurate or out-of-date. [Review Within 30 days (unless a longer period is agreed) of receiving a request from you to correct any of your credit information or credit eligibility information we will take reasonable steps to correct the information where we are satisfied that the information is inaccurate, out-of-date, incomplete, irrelevant or misleading.

If we correct any of your credit information or credit eligibility information in response to a request by you for the correction of the information, then we will give you written notice of the correction. If we decide not to correct any of your credit information or credit eligibility information in response to a request by you for the correction of the information, then we will give you written reasons for our decision within a reasonable time.

If you wish to correct or update any of your credit information or credit eligibility information which we hold, please contact our Privacy Officer using the contact details below. You will be required to verify your identity before you will be permitted to access, correct or update any of your credit information or credit eligibility information which we hold.

HOW TO MAKE AN ENQUIRY OR COMPLAINT

If you have an enquiry or complaint about our handling of your credit information or credit eligibility information, please contact our Privacy Officer using the contact details below. A complaint about our handling of your credit information or credit eligibility information should first be made in writing to our Privacy Officer setting out details of your complaint. Our Privacy Officer is responsible for dealing with all enquiries and complaints about our handling of credit information

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or credit eligibility information and will respond on our behalf within 30 days (unless a longer period is agreed) after receiving an enquiry or complaint.

If you are not satisfied with our response to your complaint then you may take your complaint to the Office of the Australian Information Commissioner which may be contacted using the following contact details:

Office of the Australian Information Commissioner

Phone: 1300 363 992

Email: enquiries@oaic.gov.au

Address: GPO Box 5218, Sydney, NSW 2001

HOW WE UPDATE OUR CREDIT REPORTING POLICY

We may update our Credit Reporting Policy from time to time to take into account changes to our credit-related personal information handling practices by publishing an updated version of our Credit Reporting Policy on our website at www.salfordcollege.edu.au. You are responsible for regularly reviewing the most recent version of our Credit Reporting Policy available on our website.

How to contact us

You may contact our Privacy Officer using the contact details below:

Privacy Officer

Salford College

Phone : 08 7221 1940

Email : privacy@salfordcollege.edu.au

Address : Level 11, 68 Grenfell St, Adelaide, SA, 5000

This Credit Reporting Policy is effective as of 17th September 2014.

PRIVACY POLICY

PURPOSE

Salford College is committed to maintain the privacy and confidentiality of its personnel and participant records. Salford College complies with the Privacy Act 1988 including the 13 Australian Privacy Principles (APPs) as outlined in the Privacy Amendment (Enhancing Privacy Protection) Act 2012.

As a component of our risk management practices, Salford College has conducted a Privacy Impact Assessment for all operations. Mitigation actions from this risk assessment have been implemented for the management of privacy risks at each stage of the information lifecycle, including collection, use, disclosure, storage, destruction and de-identification.

Providing an overall framework for our privacy practices, Salford College has developed and implemented this APP Privacy Policy.

Salford College manages personal information in an open and transparent way. This is evident in the implementation of practices, procedures and system we outline in this policy, that ensure our compliance with the APPs and any binding registered APP code, and provide suitable procedures for Salford College personnel to be able to deal with related inquiries and complaints that may be received from time to time.

The following sections of this policy outline how we manage personal information.

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SCOPE

This policy and procedure apply to all students who are enrolled at Salford College. It also applies to training and administration staff who are involved in its effective implementation.

DEFINITIONS

Personal information	<p>Personal information is defined under the Privacy Act as information or an opinion about an identified individual, or an individual who is reasonably identifiable:</p> <ul style="list-style-type: none">a. whether the information or opinion is true or not, andb. whether the information or opinion is recorded in a material form or not. <p>Some examples of personal information include names, addresses, phone numbers and email addresses.</p> <p>The definition of personal information only relates to 'natural' persons. It does not extend to other 'legal' persons, such as companies.</p>
Sensitive information	<p>Under the Privacy Act, sensitive information is defined as:</p> <ul style="list-style-type: none">a. Information or an opinion about an individual's:<ul style="list-style-type: none">i. Racial or ethnic originii. Political opinionsiii. Membership of a political associationiv. Religious beliefs or affiliationsv. Philosophical beliefsvi. Membership of a professional or trade associationvii. Membership of a trade unionviii. Sexual orientation or practices, orix. Criminal record <p>that is also personal information; or</p> <ul style="list-style-type: none">b. Health information about an individualc. Genetic information about an individual that is not otherwise health informationd. Biometric information that is to be used for automated biometric verification or biometric identification, ore. Biometric templates.

Privacy Policy

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AUSTRALIAN PRIVACY PRINCIPLE 1 – OPEN AND TRANSPARENT MANAGEMENT OF PERSONAL INFORMATION

Purposes for information collection, retention, use and disclosure

Salford College retains a record of personal information about all individuals with whom we undertake any form of business activity. Salford College must collect, hold, use and disclose information from our clients and stakeholders for a range of purposes, including but not limited to:

- Providing services to clients;
- Day-to-day administration of Salford College
- Looking after student's educational, social, cultural and medical wellbeing
- Satisfying Salford College's legal obligations and allow College to discharge its duty of care
- Managing employee and contractor teams;
- Promoting products and services;
- Conducting internal business functions and activities; and
- Requirements of stakeholders.

As a registered training organisation, regulated by the Australian Skills Quality Authority, Salford College is required to collect, hold, use and disclose a wide range of personal and sensitive information on participants in nationally recognised training programs. This information requirement is outlined in the National Vocational Education and Training Regulator Act 2011 and associated legislative instruments. In particular, the legislative instruments:

- Standards for NVR Registered Training Organisations 2012; and
- Data Provision Requirements 2012.
- Education Services for Overseas Students Act 2000 (ESOS) as amended

It is noted that Salford College is also bound by various State Government Acts requiring similar information collection, use and disclosure (particularly Education Act(s), Vocational Education & Training Act(s) and Traineeship & Apprenticeships Act(s) relevant to state jurisdictions of Salford College operations).

It is further noted that, aligned with these legislative requirements, Salford College may deliver services through a range of Commonwealth and State Government funding contract agreement arrangements, which also include various information collection and disclosure requirements.

Individuals are advised that due to these legal requirements, Salford College discloses information held on individuals for valid purposes to a range of entities including:

- Governments (Commonwealth, State or Local);
- Australian Apprenticeships Centres;
- Employers (and their representatives), Job Network Providers, Schools, Guardians; and
- Service providers such as credit agencies and background check providers.

KINDS OF PERSONAL INFORMATION COLLECTED AND HELD

The following types of personal information are generally collected, depending on the need for service delivery:

- Contact details;

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- Employment details;
- Educational background;
- Demographic Information;
- Course progress and achievement information; and
- Financial billing information.

The following types of sensitive information may also be collected and held:

- Identity details;
- Employee details & HR information;
- Complaint or issue(dispute) information;
- Medical certificates
- Course progress and intervention records
- Disability status & other individual needs;
- Indigenous status; and
- Background checks (such as National Criminal Checks or Working with Children checks).

HOW PERSONAL INFORMATION IS COLLECTED

Salford College's usual approach to collect personal information is to gather any required information directly from the individuals concerned. This may include the use of forms (such as registration forms, enrolment forms or service delivery records), the use of web based systems (such as online enquiry forms, web portals or internal operating systems), face-to-face meetings and interviews, emails and telephone calls.

Salford College does receive solicited and unsolicited information from third party sources in undertaking service delivery activities. This may include information from such as:

- Parents or guardians
- Governments (Commonwealth, State or Local);
- Australian Apprenticeships Centres;
- Employers (and their representatives), Job Network Providers, Schools, Guardians; and
- Service providers such as credit agencies and background check providers.

HOW PERSONAL INFORMATION IS HELD

Salford College's usual approach to holding personal information includes robust storage and security measures at all times. Information on collection is:

- As soon as practicable converted to electronic means;
- Stored in secure, password protected systems, such as financial system, learning management system and student management system; and
- Monitored for appropriate authorised use at all times.

Only authorised personnel are provided with login information to each system, with system access limited to only those relevant to their specific role. Salford College systems are hosted internally with robust internal security to physical

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server locations and server systems access. Virus protection, backup procedures and ongoing access monitoring procedures are in place.

Destruction of paper based records occurs as soon as practicable in every matter, through the use of secure shredding and destruction services at Salford College sites.

Individual information held across systems is linked through Salford College allocated identification number for each individual.

RETENTION AND DESTRUCTION OF INFORMATION

Salford College maintains a Retention and Disposal Schedule documenting the periods for which personal information records are kept.

Specifically for our RTO records, in the event of our organisation ceasing to operate the required personal information on record for individuals undertaking nationally recognised training with us would be transferred to the Australian Skills Quality Authority, as required by law.

Accessing and seeking correction of personal information

Salford College confirms all individuals have a right to request access to their personal information held and to request its correction at any time. In order to request access to personal records, individuals are to make contact with:

Salford College Privacy Officer
08-7221 1940
mailto: info@salfordcollege.edu.au

A number of third parties, other than the individual, may request access to an individual's personal information. Such third parties may include employers, parents or guardians, schools, Australian Apprenticeships Centres, Governments (Commonwealth, State or Local) and various other stakeholders.

In all cases where access is requested, Salford College will ensure that:

- Parties requesting access to personal information are robustly identified and vetted;
- Where legally possible, the individual to whom the information relates will be contacted to confirm consent (if consent not previously provided for the matter); and
- Only appropriately authorised parties, for valid purposes, will be provided access to the information.

Complaints about a breach of the APPs or a binding registered APP code

If an individual feels that SALFORD COLLEGE may have breached one of the APPs or a binding registered APP Privacy Complaints Procedure below for further information.

LIKELY OVERSEAS DISCLOSURES

Salford College confirms that individuals' personal information is likely to be disclosed to overseas recipients, for internal business activity purposes. Likely overseas recipients include:

- Salford College Registered education agents
- Salford College debt collection agencies

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- 'CLOUD' service provider
- An organisation for exchange programs

Any type of personal information held by Salford College (as listed above) may be included in these disclosures.

MAKING OUR APP PRIVACY POLICY AVAILABLE

Salford College provides our APP Privacy Policy available free of charge, with all information being publicly available from the Privacy link on our website at www.salfordcollege.edu.au. In addition, this APP Privacy Policy is:

- Prominently displayed at Salford College premises;
- Noted within the text or instructions at all information collection points (such as informing individuals during a telephone call of how the policy may be accessed, in cases where information collection is occurring); and
- Available for distribution free of charge on request, as soon as possible after the request is received, including in any particular format requested by the individual as is reasonably practical.

If, in the unlikely event the APP Privacy Policy is not able to be provided in a particular format requested by an individual, we will explain the circumstances around this issue with the requester and seek to ensure that another appropriate method is provided.

REVIEW AND UPDATE OF THIS APP PRIVACY POLICY

Salford College reviews this APP Privacy Policy:

- On an ongoing basis, as suggestions or issues are raised and addressed, or as government required changes are identified;
- Through our internal audit processes on at least an annual basis;
- As a part of any external audit of our operations that may be conducted by various government agencies as a part of our registration as an RTO or in normal business activities; and
- As a component of each and every complaint investigation process where the complaint is related to a privacy matter.

Where this policy is updated, changes to the policy are widely communicated to stakeholders through internal personnel communications, meetings, training and documentation, and externally through publishing of the policy on Salford College website and other relevant documentation (such as our Handbook) for clients.

AUSTRALIAN PRIVACY PRINCIPLE 2 – ANONYMITY AND PSEUDONYMITY

SALFORD COLLEGE provides individuals with the option of not identifying themselves, or of using a pseudonym, when dealing with us in relation to a particular matter, whenever practical. This includes providing options for anonymous dealings in cases of general course enquiries or other situations in which an individual's information is not required to complete a request.

Individuals may deal with us by using a name, term or descriptor that is different to the individual's actual name wherever possible. This includes using generic email addresses that does not contain an individual's actual name or generic user names when individuals may access a public component of our website or enquiry forms.

Salford College only stores and links pseudonyms to individual personal information in cases where this is required for service delivery (such as system login information) or once the individual's consent has been received.

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Individuals are advised of their opportunity to deal anonymously or by pseudonym with us where these options are possible.

REQUIRING IDENTIFICATION

Salford College must require and confirm identification however in service delivery to individuals for nationally recognised course programs. We are authorised by Australian law to deal only with individuals who have appropriately identified themselves. That is, it is a Condition of Registration for all RTOs under the National Vocational Education and Training Regulator Act 2011 that we identify individuals and their specific individual needs on commencement of service delivery, and collect and disclose Australian Vocational Education and Training Management of Information Statistical Standard (AVETMISS) data on all individuals enrolled in nationally recognised training programs. Other legal requirements, as noted earlier in this policy, also require considerable identification arrangements.

There are also other occasions within our service delivery where an individual may not have the option of dealing anonymously or by pseudonym, as identification is practically required for us to effectively support an individual’s request or need.

AUSTRALIAN PRIVACY PRINCIPLE 3 — COLLECTION OF SOLICITED PERSONAL INFORMATION

Salford College only collects personal information that is reasonably necessary for our business activities. We only collect sensitive information in cases where the individual consents to the sensitive information being collected, except in cases where we are required to collect this information by law, such as outlined earlier in this policy.

All information we collect is collected only by lawful and fair means.

We only collect solicited information directly from the individual concerned, unless it is unreasonable or impracticable for the personal information to only be collected in this manner.

AUSTRALIAN PRIVACY PRINCIPLE 4 – DEALING WITH UNSOLICITED PERSONAL INFORMATION

Salford College may from time to time receive unsolicited personal information. Where this occurs we promptly review the information to decide whether or not we could have collected the information for the purpose of our business activities. Where this is the case, we may hold, use and disclose the information appropriately as per the practices outlined in this policy.

Where we could not have collected this information (by law or for a valid business purpose) we immediately destroy or de-identify the information (unless it would be unlawful to do so).

AUSTRALIAN PRIVACY PRINCIPLE 5 – NOTIFICATION OF THE COLLECTION OF PERSONAL INFORMATION

Whenever Salford College collects personal information about an individual, we take reasonable steps to notify the individual of the details of the information collection or otherwise ensure the individual is aware of those matters. This notification occurs at or before the time of collection, or as soon as practicable afterwards.

Our notifications to individuals on data collection include:

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- Salford College identity and contact details, including the position title, telephone number and email address of a contact who handles enquiries and requests relating to privacy matters;
- The facts and circumstances of collection such as the date, time, place and method of collection, and whether the information was collected from a third party, including the name of that party;
- If the collection is required or authorised by law, including the name of the Australian law or other legal agreement requiring the collection;
- The purpose of collection, including any primary and secondary purposes;
- The consequences for the individual if all or some personal information is not collected;
- Other organisations or persons to which the information is usually disclosed, including naming those parties;
- Whether we are likely to disclose the personal information to overseas recipients, and if so, the names of the recipients and the countries in which such recipients are located.
- A link to this APP Privacy Policy on our website or explain how it may be accessed; and
- Advice that this APP Privacy Policy contains information about how the individual may access and seek correction of the personal information held by us; and how to complain about a breach of the APPs, or any registered APP code, and how we will deal with such a complaint.

Where possible, we ensure that the individual confirms their understanding of these details, such as through signed declarations, website form acceptance of details or in person through questioning.

Collection from third parties

Where Salford College collects personal information from another organisation, we:

1. Confirm whether the other organisation has provided the relevant notice above to the individual; or
2. Whether the individual was otherwise aware of these details at the time of collection; and
3. If this has not occurred, we will undertake this notice to ensure the individual is fully informed of the information collection.

AUSTRALIAN PRIVACY PRINCIPLE 6 – USE OR DISCLOSURE OF PERSONAL INFORMATION

Salford College only uses or discloses personal information it holds about an individual for the particular primary purposes for which the information was collected, or secondary purposes in cases where:

- An individual consented to a secondary use or disclosure;
- An individual would reasonably expect the secondary use or disclosure, and that is directly related to the primary purpose of collection; or
- Using or disclosing the information is required or authorised by law.

REQUIREMENT TO MAKE A WRITTEN NOTE OF USE OR DISCLOSURE FOR THIS SECONDARY PURPOSE

If Salford College uses or discloses personal information in accordance with an 'enforcement related activity' we will make a written note of the use or disclosure, including the following details:

- The date of the use or disclosure;
- Details of the personal information that was used or disclosed;
- The enforcement body conducting the enforcement related activity;
- If the organisation used the information, how the information was used by the organisation;

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- The basis for our reasonable belief that we were required to disclose the information.

AUSTRALIAN PRIVACY PRINCIPLE 7 – DIRECT MARKETING

Salford College does not use or disclose the personal information that it holds about an individual for the purpose of direct marketing, unless:

The personal information has been collected directly from an individual, and the individual would reasonably expect their personal information to be used for the purpose of direct marketing; or

The personal information has been collected from a third party, or from the individual directly, but the individual does not have a reasonable expectation that their personal information will be used for the purpose of direct marketing; and We provide a simple method for the individual to request not to receive direct marketing communications (also known as ‘opting out’).

On each of our direct marketing communications, Salford College provides a prominent statement that the individual may request to opt out of future communications, and how to do so.

An individual may also request us at any stage not to use or disclose their personal information for the purpose of direct marketing, or to facilitate direct marketing by other organisations. We comply with any request by an individual promptly and undertake any required actions for free.

We also, on request, notify an individual of our source of their personal information used or disclosed for the purpose of direct marketing unless it is unreasonable or impracticable to do so.

AUSTRALIAN PRIVACY PRINCIPLE 8 – CROSS-BORDER DISCLOSURE OF PERSONAL INFORMATION

Before Salford College discloses personal information about an individual to any overseas recipient, we undertake reasonable steps to ensure that the recipient does not breach any privacy matters in relation to that information.

AUSTRALIAN PRIVACY PRINCIPLE 9 – ADOPTION, USE OR DISCLOSURE OF GOVERNMENT RELATED IDENTIFIERS

Salford College does not adopt, use or disclose a government related identifier related to an individual except:

- In situations required by Australian law or other legal requirements;
- Where reasonably necessary to verify the identity of the individual;
- Where reasonably necessary to fulfil obligations to an agency or a State or Territory authority; or
- As prescribed by regulations.

AUSTRALIAN PRIVACY PRINCIPLE 10 – QUALITY OF PERSONAL INFORMATION

Salford College takes reasonable steps to ensure that the personal information it collects is accurate, up-to-date and complete. We also take reasonable steps to ensure that the personal information we use or disclose is, having regard to the purpose of the use or disclosure, accurate, up-to-date, complete and relevant. This is particularly important where:

- When we initially collect the personal information; and
- When we use or disclose personal information.

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We take steps to ensure personal information is factually correct. In cases of an opinion, we ensure information takes into account competing facts and views and makes an informed assessment, providing it is clear this is an opinion. Information is confirmed up-to-date at the point in time to which the personal information relates. Quality measures in place supporting these requirements include:

- Internal practices, procedures and systems to audit, monitor, identify and correct poor quality personal information (including training staff in these practices, procedures and systems);
- Protocols that ensure personal information is collected and recorded in a consistent format, from a primary information source when possible;
- Ensuring updated or new personal information is promptly added to relevant existing records;
- Providing individuals with a simple means to review and update their information on an on-going basis through our online portal;
- Reminding individuals to update their personal information at critical service delivery points when we engage with the individual;
- Contacting individuals to verify the quality of personal information where appropriate when it is about to be used or disclosed, particularly if there has been a lengthy period since collection; and
- Checking that a third party, from whom personal information is collected, has implemented appropriate data quality practices, procedures and systems.

AUSTRALIAN PRIVACY PRINCIPLE 11 — SECURITY OF PERSONAL INFORMATION

Salford College takes active measures to consider whether we are able to retain personal information we hold, and also to ensure the security of personal information we hold. This includes reasonable steps to protect the information from misuse, interference and loss, as well as unauthorised access, modification or disclosure. We destroy or de-identify personal information held once the information is no longer needed for any purpose for which the information may be legally used or disclosed.

Access to Salford College offices and work areas is limited to our personnel only - visitors to our premises must be authorised by relevant personnel and are accompanied at all times. With regard to any information in a paper-based form, we maintain storage of records in an appropriately secure place to which only authorised individuals have access.

Regular staff training, and information bulletins are conducted with Salford College personnel on privacy issues, and how the APPs apply to our practices, procedures and systems. Training is also included in our personnel induction practices.

We conduct ongoing internal audits (at least annually and as needed) of the adequacy and currency of security and access practices, procedures and systems implemented.

AUSTRALIAN PRIVACY PRINCIPLE 12 — ACCESS TO PERSONAL INFORMATION

Where Salford College holds personal information about an individual, we provide that individual access to the information on their request. In processing requests, we:

- Ensure through confirmation of identity that the request is made by the individual concerned, or by another person who is authorised to make a request on their behalf;
- Respond to a request for access:

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- Within 10 working days, when notifying our refusal to give access, including providing reasons for refusal in writing, and the complaint mechanisms available to the individual; or
- Within 20 working days, by giving access to the personal information that is requested in the manner in which it was requested.
- Provide information access free of charge.

AUSTRALIAN PRIVACY PRINCIPLE 13 – CORRECTION OF PERSONAL INFORMATION

Salford College takes reasonable steps to correct personal information we hold, to ensure it is accurate, up-to-date, complete, relevant and not misleading, having regard to the purpose for which it is held.

Individual Requests

On an individual's request, we:

- Correct personal information held; and
- Notify any third parties of corrections made to personal information, if this information was previously provided to these parties.

In cases where we refuse to update personal information, we:

- Give a written notice to the individual, including the reasons for the refusal and the complaint mechanisms available to the individual;
- Upon request by the individual whose correction request has been refused, take reasonable steps to associate a statement with the personal information that the individual believes it to be inaccurate, out-of-date, incomplete, irrelevant or misleading;
- Respond within 10 working days to these requests; and
- Complete all actions free of charge.

Correcting at Salford College initiative

We take reasonable steps to correct personal information we hold in cases where we are satisfied that the personal information held is inaccurate, out-of-date, incomplete, irrelevant or misleading (that is, the information is faulty). This awareness may occur through collection of updated information, in notification from third parties or through other means.

REQUEST FOR RECORDS ACCESS' PROCEDURE

Individuals or third parties may at any stage request access to records held by Salford College relating to their personal information. The following procedure is followed on each individual request for access:

1. A request for access is provided by the requester, with suitable information provided to be able to:
 - a) Identify the individual concerned;
 - b) Confirm their identity; and
 - c) Identify the specific information that they are requesting access to.

This request may be in any form, or preferably using Salford College Records Access or Update Request Form.

2. Upon receiving a request for access, Salford College then:
 - a) Confirms the identity of the individual or party requesting access;

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- b) Confirms that this individual or party is appropriately authorised to receive the information requested;
- c) Searches the records that we possess or control to assess whether the requested personal information is contained in those records; and
- d) Collates any personal information found ready for access to be provided.

CONFIRMING IDENTITY

Salford College personnel must be satisfied that a request for personal information is made by the individual concerned, or by another person who is authorised to make a request on their behalf. The minimum amount of personal information needed to establish an individual's identity is sought, which is generally an individual's name, date of birth, last known address and signature.

When meeting the requesting party in person, identification may be sighted.

If confirming details over a telephone conversation, questions regarding the individual's name, date of birth, last known address or service details may be confirmed before information is provided.

3. Once identity and access authorisation is confirmed, and personal information is collated, access is provided to the requester within 20 working days of receipt of the original request. We will provide access to personal information in the specific manner or format requested by the individual, wherever it is reasonable and practicable to do so, free of charge.
Where the requested format is not practical, we consult with the requester to ensure a format is if meets the requester's needs.
4. If the identity or authorisation access cannot be confirmed, or there is another valid reason why Salford College is unable to provide the personal information, refusal to provide access to records will be provided to the requester, in writing. Our notification will include reason(s) for the refusal, and the complaint mechanisms available to the individual. Such notifications are provided to the requester within 20 working days of receipt of the original request.

'REQUEST FOR RECORDS UPDATE' PROCEDURE

Individuals or third parties may at any stage request that their records held by Salford College relating to their personal information be updated. The following procedure is followed on each individual request for records updates:

1. A request for records update is provided by the requester, with suitable information provided to be able to:
 - a. Identify the individual concerned;
 - b. Confirm their identity; and
 - c. Identify the specific information that they are requesting be updated on their records.
 This request may be in any form, or preferably using Salford College Records Access or Update Request Form.
2. Upon receiving a request for records update, Salford College then:
 - a. Confirms the identity of the individual or party to whom the record relates;
 - b. Searches the records that we possess or control to assess whether the requested personal information is contained in those records; and
 - c. Assesses the information already on record, and the requested update, to determine whether the requested update should proceed.

ASSESSING UPDATE

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Salford College personnel assess the relevant personal information we hold, and the requested updated information, to determine which version of the information is considered accurate, up-to-date, complete, relevant and not misleading, having regard to the purpose for which it is held.

This may include checking information against other records held by us, or within government databases, to complete an assessment of the correct version of the information to be used.

3. Once identity and information assessment is confirmed, personal information is:
 - a. Updated, free of charge, within 10 working days of receipt of the original request; and
 - b. Notified to any third parties of corrections made to personal information, if this information was previously provided to these parties.
4. If the identity of the individual cannot be confirmed, or there is another valid reason why Salford College is unable to update the personal information, refusal to update records will be provided to the requester in writing, free of charge, within 10 working days.
5. Our notification will include the reasons for the refusal and the complaint mechanisms available to the individual.
6. Upon request by the individual whose correction request has been refused, we will also take reasonable steps to associate a 'statement' with the personal information that the individual believes it to be inaccurate, out-of-date, incomplete, irrelevant or misleading. This statement will be applied, free of charge, to all personal information relevant across Salford College systems within 20 working days of receipt of the statement request.

PRIVACY COMPLAINTS PROCEDURE

If an individual feel that Salford College has breached its obligations in the handling, use or disclosure of their personal information, they may raise a complaint. We encourage individuals to discuss the situation with their Salford College representative in the first instance, before making a complaint.

The complaints handling process is as follows:

1. The individual should make the complaint including as much detail about the issue as possible, in writing to Salford College:

Salford College Privacy Officer

Email: info@salfordcollege.edu.au

Level 11, 68 Grenfell Street Adelaide SA-5000

2. Salford College will investigate the circumstances included in the complaint and respond to the individual as soon as possible (and within 20 working days) regarding its findings and actions following this investigation.
3. Should after considering this response, if the individual is still not satisfied they make escalate their complaint directly to the Information Commissioner for investigation:

Office of the Australian Information Commissioner

www.oaic.gov.au

Phone: 1300 363 992

When investigating a complaint, the OAIC will initially attempt to conciliate the complaint, before considering the exercise of other complaint resolution powers.

4. Alternatively, if the complaint relates to a non-privacy matter, or should individuals choose to do so, a complaint may also be lodged with the ASQA complaints handling service for complaints against RTOs:

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