

Consumer Protection Policy

2.0
2023

1 Purpose

The purpose of the Consumer Protection Policy is to outline the consumer protections rights for learners of Pharmaceutical Society of Australia (PSA) Registered Training Organisation (RTO).

2 Scope

This policy relates to the operation of PSA RTO.

3 References

- *Competition and Consumer Act 2010 (Cth)*
- *Australian Consumer Law (ACL)*
- *Do Not Call Register Act 2006*
- *Spam Act 2003*
- *PSA Advertising and Marketing Policy*

4 Policy

4.1 Australian Consumer Law

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

PSA has implemented this Consumer Protection Policy and aligned Advertising and Marketing Strategy to protect the needs and interests of all clients.

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4.2 Guarantee

As a course services provider, PSA RTO supplies services and guarantees that these services will be:

- provided with due care and skill
- fit for the specified purpose
- provided within a reasonable time.

PSA RTO ensures it uses an acceptable level of skill or technical knowledge and takes all necessary care to avoid loss or damage when providing course services.

No Guarantee

PSA RTO does not provide any guarantee that:

- a learner will successfully complete a training product on its scope of registration
- a training product can be completed in a manner which does not meet the requirements of the *Standards for RTOs 2015*
- a learner will obtain a particular employment outcome where this is outside the control of PSA RTO.

4.3 Testimonials and other references

Where PSA RTO makes reference to another person or organisation (such as testimonials or photos) in marketing or advertising material, it has gained consent from the person or organisation for the use of that reference. This includes references via text, statements, logos and photos. PSA RTO ensures all testimonials are true and correct before using them to endorse products.

4.4 Consumer protection strategy

4.4.1 PSA RTO obligations

PSA RTO ensures it:

- provides the training and support necessary to allow learners to achieve competency
- provides a quality training and assessment experience for all learners
-
- maintains procedures for protecting consumers' personal information

- has established, documented and accessible consumer feedback and complaints handling policies and procedures
- provides clients with details of these pathways for resolving or escalating complaints.

4.4.2 Clients rights and obligations

PSA RTO clients have the right to:

- expect that the quality of your training meets the standards, regulations and requirement set down by the Australian Skills Quality Authority (ASQA) and relevant State Training Authority
- be informed about the collection of personal information and be able to review and correct that information
- access PSA RTO's complaints process.

Clients' obligations include:

- providing accurate information to PSA RTO
- behaving in a responsible and ethical manner.

4.5 Publicly available

All PSA RTO consumer protection information and approaches are made available to all clients by being publicly published on the PSA RTO website and included within the relevant handbook.

4.6 Statement of fees

PSA RTO's *Statement of Fees* is transparent – expressed in plain language, legible and clear - and clearly states:

- client's termination rights
- full terms of the agreement
- total fees payable, including fees for all additional items
- PSA RTO's
 - business address (not a post box number)
 - Australian Business Number (ABN) or Australian Company Number (ACN)
 - phone number and email address.

4.6.1 Government Funding, Subsidy or other Support

Where learners would be accessing government subsidy, PSA RTO provides details of these arrangements. Details include any:

- costs associated (including interest or similar costs)
- loss of entitlement from the learner undertaking a course at PSA RTO.

This includes, in the cases of limited entitlement schemes, where learners are only able to access one course or there are restrictions on what courses may be subsidised after completing their study at PSA RTO.

4.7 Consumer protection complaints

If an individual feels that PSA RTO has breached its obligations in the undertaking of marketing and sales activities, they may raise a complaint. We encourage individuals to discuss the situation with their PSA RTO representative in the first instance, before making a complaint.

The complaints handling process is as follows:

- The individual should make the complaint including as much detail about the issue as possible, in writing to PSA RTO:

PSA RTO Compliance Manager at training@psa.org.au

- PSA RTO will investigate the circumstances included in the complaint and respond to the as per its complaints policy.

4.8 Promotional methods

PSA RTO maintains compliance with a range of regulatory requirements when undertaking promotional activities. Please refer to the PSA's Advertising and Marketing Policy for further information.

Version control log

Policy authorised by	Nick Foster
Title	Chief Financial Officer
Policy maintained by	Riaz Ahmed
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Version	Date	Changes/Notes	Proposed Review Date
1.0	8.10.2020	Initial Document	8.10.2021
2.0	24/03/2023	Reviewed and updated to remove information no directly relevant to PSA RTO	24/03/2024