

# Consumer Protection Policy

## Purpose

The Institute of Research and Learning (IRLearning) is committed to ensuring that it remains compliant with the relevant legislation and regulations that protect the rights of consumers as well as fair trade, competition and accurate information in the marketplace.

The following outlines IRLearning's *Consumer Protection Policy* identifying processes and systems for the transparency of business operations designed to protect its consumers.

## Scope

IRLearning's *Consumer Protection Policy* applies to all staff, including management, trainers/assessors, contractors, students, employers, and third-party representatives engaged by or acting on behalf of IRLearning.

## Definitions

**Accountable Officer** - Chief Executive Officer (CEO)

**AQF** - Australian Qualifications Framework

**Complainant** - A person who makes a complaint

**Commercial program** - A training program where students are required to pay fees for enrolment and participation.

**Consumer** - A person or group who uses or purchases the organisation's products or services.

**Consumer Protection Officer** – Chief Executive Officer (CEO)

**Financial hardship** - A financial situation where an individual is unable to meet the costs of daily living if they were to pay an upfront enrolment fee

**NSW Government subsidised program** - Smart and Skilled qualifications are subsidised by the NSW Government. Eligible students are only required to pay a compulsory course fee (some Fee-Free Scholarships, Fee Exemptions and concessions apply), determined by NSW Smart and Skilled.

**QLD Government subsidised program** – Skills Assure (Career Start) qualifications are subsidised by the QLD Government. Eligible students are only required to pay a compulsory course fee (some Fee-Free Scholarships, Fee Exemptions and concessions apply), determined by QLD Skills Assure.

**Significant financial hardship** - A financial situation where an individual is unable to meet the costs of daily living if they were to pay an enrolment fee either up front or through a payment plan.

**Student** - A person enrolled or engaged in the application process.

## Policy

IRLearning is committed to ensuring that prospective students are provided with accurate, accessible, and sufficient information to enable informed decisions about training, assessment, fees, support services, and potential outcomes prior to enrolment.

IRLearning delivers training and assessment services in accordance with the Australian Consumer Law and guarantees that services will be:

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

IRLearning ensures its training and assessment services are delivered with appropriate skill, care, and technical knowledge and takes all necessary care to avoid loss or damage when providing training and assessment services.

IRLearning does not provide any guarantee that:

- a student will successfully complete a training product on its scope of registration; or
- a student may complete a training product without meeting the requirements of the training product, assessment requirements, or Standards for RTOs 2025; or
- a student will obtain a particular employment outcome where this is outside the control of IRLearning.

IRLearning applies a systematic approach to its consumer protection strategy. This approach includes:

- Ethical and accurate marketing
- Provision of information
- Quality training and assessment
- Protection of fees paid in advance
- Complaints and appeals
- Protecting personal information
- Continuous improvement

IRLearning ensures it:

- provides the training and support necessary to allow students to achieve competency;
- provides a quality training and assessment experience for all students;
- provides a clear and accessible feedback and consumer protection system, including a designated and identified consumer protection officer;
- maintains procedures for protecting consumers' personal information – please refer to the Provision of Information section of this policy for further information;
- has established, documented and accessible consumer feedback and complaints handling policies and procedures; and
- provides clients with details of these pathways for resolving or escalating complaints.

IRLearning remains responsible for the accuracy, integrity, and compliance of all marketing, recruitment, enrolment, and student support activities conducted by third-party representatives acting on its behalf.

## Students (Clients) Rights and Obligations

IRLearning students have the right to:

- Expect that the quality of the training meets the standards, regulations and requirement set down by the Australian Skills Quality Authority (ASQA) and relevant government subsidy body (where applicable);
- Be informed about the collection of personal information and can review and correct that information; and
- Access IRLearning's consumer protection complaints process.

Students' obligations include:

- Providing accurate information to IRLearning; and
- Behaving in a responsible and ethical manner.

For more information, please refer to the *Student Handbook – Student's Rights and Responsibilities and Code of Conduct*.

## Ethical and Accurate Marketing

IRLearning ensures that its advertising and marketing materials promote the organisation as professional, ethical, non-discriminatory and a trusted centre of learning. Through its advertising and marketing channels, IRLearning informs its potential clients about its programs and outcomes accurately and realistically.

IRLearning ensures all marketing and promotional information is accurate, factual, current, and not misleading or deceptive, in accordance with the Competition and Consumer Act 2010 and Australian Consumer Law.

All advertising and marketing material is approved internally by both the Quality and Compliance Lead, CEO, or approved delegate, prior to publication.

IRLearning complies with its contractual obligations to all funding bodies with regards to the promotion of government subsidised programs such as Smart and Skilled and Skills Assure.

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

IRLearning promotes programs that are non-accredited and it does not represent a non-accredited course as providing an AQF qualification.

IRLearning promotes its services by:

- marketing only those products and services which it provides; and
- identifying accurately and realistically those products and services in documentation and promotional material; and

- provides advice to potential students and other clients on its services to ensure informed and accurate understanding.

Where IRLearning refers to its RTO status it will provide the following details:

- Company Name
- RTO Provider Number
- Qualification/ Unit of Competency codes applicable.

IRLearning's promotional materials do not:

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

## Testimonials and other References

Where IRLearning refers 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. IRLearning ensures all testimonials are true and correct before using them to endorse products.

IRLearning students provide consent to the use of photos and other images that are taken during learning activities and events, through the '*Consent to Use and Disclosure of Personal Information*' form. Usage in these instances generally relates to one-off group images for general operational and promotional purposes.

IRLearning ensures consent for the use of testimonials, images, and references is informed, voluntary, current, and capable of being withdrawn.

Students can 'opt out' of this release if they wish, by advising IRLearning in writing (via their personal email address) to [training@irlearning.com](mailto:training@irlearning.com).

See IRLearning *Advertising and Marketing Policy and Procedures* for more information.

## NSW Smart & Skilled

IRLearning includes the Smart and Skilled website details and 1300 number on all NSW relevant public information, enrolment and client induction material so that all students are aware of their rights and options for making a complaint or providing feedback about their training.

[www.smartandskilled.nsw.gov.au](http://www.smartandskilled.nsw.gov.au)

Phone: 1300 77 21 04

## QLD Skills Assure

IRLearning includes the Skills Assure website details and 1300 number on all QLD relevant public information, enrolment and client induction material so that all students are aware of their rights and options for making a complaint or providing feedback about their training.

<https://dtet.qld.gov.au/training/providers/sas>

Phone: 1300 369 935

## Provision of Information

IRLearning's pre-enrolment, enrolment and orientation process enables students to make informed decisions about their training and assessment requirements and enter a training pathway that is suitable and free from discriminatory barriers.

Information is provided in a manner that is accessible, clear, and appropriate to the needs of the learner cohort.

To achieve this, IRLearning:

- Provides consumer protection information and approaches to all clients by being publicly published on the IRLearning website at <https://www.irlearning.com/>
- Provides accurate and ethical marketing through its pre-enrolment information;
- Informs prospective students about pre-requisite and eligibility requirements, subsidised training entitlements and fees for the training program in which they are seeking to enrol;
- Provides students with a variety of different methods to access information required to protect their rights relevant to consumer protection e.g. information is available in written and electronic format, information and orientation sessions;
- Provides students with information about their responsibilities and obligations via pre-enrolment information, the Student Handbook and at Orientation sessions;
- Where students are under 18 years of age their Parent or Guardian co-signs all application/enrolment forms and is encouraged to attend Orientation sessions.

For more information see our *Enrolment Policy and Procedures*.

## Quality Training and Assessment

IRLearning provides quality training, assessment, learner support, and administrative services that are consistent with the Standards for RTOs 2025 and relevant funding contract requirements. Training and assessment services are delivered by appropriately qualified and competent Trainers and Assessors using approved training and assessment strategies and resources.

## Protection of Fees Being Paid in Advance

IRLearning acknowledges that it has a responsibility under the Standards for RTOs 2025, and relevant state funding contracts to protect the fees paid by students in advance of their training and assessment services being delivered.

### Refunds

IRLearning has a separate policy, which describes the circumstances in which a refund may be available to students. Please refer to IRLearning 'Fees, Charges and Refunds Policy and Procedures' for more information.

### IRLearning Tax Invoice

IRLearning's tax invoices are presented in plain language and clearly state:

- the total fees payable, including fees for all additional items;
- payment options
- payment terms
- IRLearning's:
  - RTO ID: 6235
  - business address and post box number;
  - Australian Business Number (ABN) Number; and
  - telephone numbers and email address.

## Consumer Protection Complaints

IRLearning manages complaints and appeals in accordance with the principles of procedural fairness, natural justice, confidentiality, and timely resolution.

Despite the best efforts of IRLearning to provide quality services and outcomes to its students, complaints may occasionally arise that require formal resolution. The '*Complaints and Appeals Handling Policy*' addresses IRLearning's formal, systematic approach to complaints handling, providing a mechanism for lodging and ensuring a prompt, objective resolution of any complaints and/or assessments appeals. This policy is publicly available on our website at <https://www.irlearning.com/>.

If an individual feels that IRLearning or one of its third-party representatives has breached its obligations in the undertaking of marketing and sales activities, they may raise a complaint. Individuals are encouraged, where appropriate, to first discuss concerns directly with their IRLearning representative prior to lodging a formal complaint.

### Consumer Protection Officer

Chief Executive Officer (CEO) Phone: 1800 802 482 Email: <a href="mailto:training@irlearning.com">training@irlearning.com</a>	Institute of Research and Learning 1/33 Daking Street North Parramatta NSW 2151
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The complaints handling process can be obtained by viewing IRLearning's '*Complaints and Appeals Handling Policy*'.

## Protecting Personal Information

IRLearning manages personal information in accordance with the Privacy Act 1988 (Cth), the Australian Privacy Principles, and applicable state privacy legislation.

## Staff Conduct

IRLearning ensures the organisation and its staff meet public expectations of ethical behaviour through the use of the following:

- *'Access and Equity Policy and Procedures'*
- Code of Conduct
- Staff induction and training

## Continuous Improvement

IRLearning is committed to the provision of high-quality vocational education that meets the needs of industry, employers and individuals and is compliant with the Standards for Registered Training Organisations 2025, relevant legislation and funding provider guidelines.

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

See IRLearning *'Continuous Improvement Policy and Procedures'* for more information.

## Monitoring and Review

IRLearning monitors the implementation and effectiveness of this policy through routine compliance activities, student feedback, complaints analysis, continuous improvement processes, marketing reviews, and internal audits.

Where non-compliance, consumer risk, or opportunities for improvement are identified, corrective and preventative actions will be implemented through IRLearning's Continuous Improvement processes.

## Records Management

IRLearning maintains records relating to consumer protection, complaints, marketing approvals, student information, fee protection, and related compliance activities in accordance with applicable privacy, records management, and regulatory requirements.

Records are securely stored, maintained, and made available for audit or regulatory review where required.

## Related Policies and Forms

- Pre-Enrolment Information
- Enrolment Form
- Enrolment Policy and Procedures
- Access & Equity Policy & Procedures
- Complaints and Appeals Policy and Procedures
- Continuous Improvement Policy and Procedures
- Fees, Charges and Refunds Policy
- Advertising and Marketing Policy
- Privacy Policy
- Student Handbook
- Consent to Use and Disclosure of Personal Information Form
- Code of Conduct

## Relevant Legislation and Guidelines

- Standards for Registered Training Organisations 2025
- Compliance Requirements
- Privacy Act 1988 (Cth)
- Competition and Consumer Act 2010 (Cth)
- Australian Consumer Law (ACL)
- Fair Trading Act 1987
- Fair Trading Regulations 2012 (NSW)
- NSW Smart and Skilled Consumer Protection Strategy
- NSW Quality Framework
- QLD Skills Assure Supplier Policy
- Complaint Handling Policy Guidelines, NSW Department of Education:  
<https://education.nsw.gov.au/about-us/rights-and-accountability/complaints-compliments-and-suggestions>
- Complaints and Grievances Management Policy, QLD Department of Education:  
<https://ppr.qed.qld.gov.au/pp/complaints-and-grievances-management-policy>
- Conflict of Interest Guidelines, Commonwealth Ombudsman:  
[https://www.ombudsman.gov.au/\\_data/assets/pdf\\_file/0030/29919/Conflict-of-Interest-Guidelines-September-2017.pdf](https://www.ombudsman.gov.au/_data/assets/pdf_file/0030/29919/Conflict-of-Interest-Guidelines-September-2017.pdf)

## Additional References

- Smart and Skilled Contract Terms and Conditions
- Smart and Skilled Operating Guidelines
- Skills Assure Supplier Policy
- Career Start Program (2025-2028)

## Review

This policy and procedure will be reviewed annually or amended following identified continuous improvement actions.

## Version Control and Responsible Officers

<b>Responsible Officer:</b>		Chief Executive Officer
<b>Approved by:</b>		Chief Executive Officer
<b>Next review scheduled:</b>		June 2026
<b>Approved and commenced:</b>		June 2025
<b>Version</b>	<b>Authored/Reviewed by</b>	<b>Brief Description of Changes</b>
V2.0	RTO Manager	New policy. (May 2023)
V2.1	RTO Manager	Review and update of policy in line with Standards for RTOs 2025 and Compliance Requirements. (June 2025)
V2.2	Quality and Compliance Lead	Policy reviewed and updated to strengthen alignment with the Standards for RTOs 2025, Australian Consumer Law, Smart and Skilled Consumer Protection requirements, and Skills Assure obligations. Updates include strengthened consumer information, ethical marketing, third-party oversight, privacy, complaints handling, records management, and policy monitoring provisions. (March 2026)

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