

PROCEDURES FOR MARKETING VET COURSES OF STUDY

Overview

The VET Student Loans Act 2016 require a Registered Training Organisation (RTO) that is approved to offer VET Student Loan assistance to its eligible students (a VET Provider) to market its VET Student Loan enabled courses (VET courses of study) in such a way that prospective students who are, or would be entitled to VET Student Loan assistance under Section 9 of the VET Student Loans Act 2016 (the Act) are fully informed about a VET course of study before they enrol¹ and are not offered any prohibited inducements² to enrol in a VET course of study. Furthermore, VET provider must not use third party contact lists unless express consent was given³ or engage in cold calling⁴. This policy is designed to ensure that SELMAR Holdings Pty Ltd (SELMAR) understands and meets these requirements.

Definitions

Eligible Student: refers to a student who is entitled to VET Student Loan assistance under Section 9 of the VET Student Loans Act 2016.

Prospective Student: refers to an applicant for a VET Course of Study who would be entitled to VET Student Loan assistance under Section 9 of the VET Student Loans Act 2016.

VET Course of Study: a course for which an Eligible Student or Prospective Student may access VET Student Loan assistance to pay for all or part of their Tuition Fees.

VET Unit of Study: a published unit of study that a student may undertake to complete a VET Course of Study.

Third Party Contact Lists: student contact details where the student has not given express consent to be contacted by the VET Provider. Express consent is taken to have been provided if:

- (a) information in the request was presented clearly, and set out the specific purpose for which the student's personal information would be used if consent were given; and
- (b) the request was prominent; and
- (c) the student was able to give consent in a separate optional tick box from other consents; and
- (d) the request was not a required field to be answered in order for a person to submit other information; and
- (e) the request did not include a default tick for consent; and
- (f) the request named the provider; and
- (g) the request detailed any referral fee or other fee that would be paid to the person who made the request and any other benefit that would be provided to the person who made the request.

Furthermore, the student is taken to have provided express consent if the student initiates contact with a third party for the purpose of:

- (a) giving information relating to education and training to the provider; or
- (b) getting information relating to education and training from the provider.

¹ Section 60 of the VET Student Loans Act 2016

² Section 61 of the VET Student Loans Act 2016

³ Section 63 of the VET Student Loans Act 2016

⁴ Section 62 of the VET Student Loans Act 2016

Inducement: includes, offers or provides a benefit or causes a benefit to be offered or provided and the benefit would be reasonably likely to induce a person to apply for a VET Student Loan for a course.

Cold calling: includes when a VET provider makes unsolicited contact with a potential student to market, advertise or promote a course by phone, email or any other form of electronic communication.

The Act: VET Student Loans Act 2016.

Tuition Fees: fees paid for a VET Unit of Study.

Census Date: a published date no earlier than 20% of the way through each VET Unit of Study.

Procedures

Marketing VET Student Loans with integrity

SELMAR will market its VET Courses of Study in an ethical manner and in compliance with the VET Student Loans Act 2016 and the VET Student Loans rules 2016.

SELMAR will not at any time from the point of initial contact with a prospective student:

- market a VET Course of Study or VET Unit/s of Study as free, or without obligation to repay, or in any other way which would mislead a person into believing that VET Student Loan assistance is not a loan to be repaid by the person to the Commonwealth; and
- market the availability of a VET Student Loan for a VET Course of Study or VET Unit/s of Study, the VET Student Loan scheme, or VET Student Loan as “government funded”.

SELMAR will not advise a person about the likelihood of their future repayments of VET Student Loan including any inference that the person will never reach the salary threshold to pay back the loan to the Commonwealth.

SELMAR will ensure that any information provided about VET Student Loan to a prospective student is accurate and up-to-date. We will ensure that our marketing prominently mentions the provider’s name as being SELMAR or other business name that the Selmar uses, SELMARs’ registration code being 121531 and the maximum tuition fees for the course being marketed.

In any advertising on TV, radio or in print, SELMAR will reference the VET Student Loans Program as an Australian Government scheme. We will also ensure that VET Student Loans Program information is presented in a font size that is approximately the same size as any other marketing information and accompanies it.

On our website we will ensure that fee information for our approved courses are presented on the same webpage as other course marketing information.

SELMAR will not at any time:

- a. offer, provide or publicise any Inducements;
- b. advertise the VET Student Loan Program for courses that are not eligible for VET Student Loan Program assistance;
- c. make reference to the VET Student Loans Program as Student Loan Program;
- d. engage in cold calling;
- e. engage in the use of third party contacts lists without the express consent of the potential student;

- f. enrol a person in a VET Unit or VET Course of Study, unless SELMAR is satisfied on reasonable grounds that the person was not offered an Inducement, or solicited through cold calling or didn't provide express consent for inclusion on a third party contact list, in respect of that VET Unit or VET Course of Study.
- g. mention if marketing through social media the possible availability of a VET Student Loan.

Pre-enrolment information

Prior to enrolment SELMAR will ensure that a Prospective Student has received the following information:

- all information required to be provided under Standard 5 of the Standards for Registered Training Organisations (RTOs) 2015;
- the person's options for paying their Tuition Fees including up-front payment; or a Government loan through the VET Student Loan scheme (including eligibility criteria); or a combination of the first two options;
- the Tuition Fees that are covered by a VET Student Loan, including whether a loan fee will apply and if so the amount, and any other fees that may be incurred that will not be covered by a VET Student Loan;
- the location of SELMAR's published Tuition Fees, published Census Dates, and published withdrawal policy and procedures;
- information on the VET Student Loan scheme including that:
 - VET Student Loan assistance is a loan from the Commonwealth;
 - a VET Student Loan will remain as a personal debt obligation until it is repaid to the Commonwealth;
 - a VET Student Loan may reduce the person's take-home (after-tax) wage or salary until the debt is repaid and may affect the borrowing capacity of the person until the debt is repaid to the Commonwealth;
 - a *Request for Commonwealth Assistance* form signed by the student applies to a loan for the entire VET Course of Study, charged on a unit by unit basis, unless the student pays some of the Tuition Fees up-front;
 - Census Date(s) will apply to each of the VET Units of Study in which the person enrolls, with the student taking out a loan for any Tuition Fees that remain unpaid at the end of each Census Date;
 - a student may cancel their enrolment by withdrawing from each VET Unit of Study on or before the Census Date in accordance with SELMAR's Withdrawal and Refund Policy;
 - withdrawal will result in the student not incurring a VET Student Loan debt; and/or receiving a refund for any up-front Tuition Fee payments made on or before the Census Date;
 - a student may wish to seek independent financial advice prior to applying for a VET Student Loan.

SELMAR will document, maintain and retain accurate records of enrolments and applications for VET Courses of Study for at least 5 years including:



- a record of all information provided to the person seeking to enrol and access a VET Student Loan (including the information referred to above);
- the date and time the person enrolled in the VET course of study; and
- the date and time any completed and signed *Request for Commonwealth Assistance* form was accepted by SELMAR.

SELMAR will make these records available to the Minister⁵ as directed by the Minister.

Request for VET Student Loan assistance

SELMAR will not accept a *Request for Commonwealth Assistance* form from a person unless two business days have passed from the date and time the person enrolled; and that SELMAR is satisfied that prior to or at the time of the person's enrolment the person had received the information referred to in this policy. SELMAR will also confirm that the student has completed all aspects of the form themselves that they are required to (i.e. SELMAR will not complete any aspects of the application that the student is required to complete for themselves).

⁵ The minister responsible for the administration of the Act.