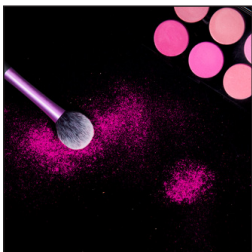
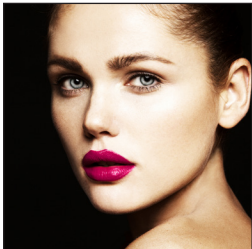


OTHER POLICIES

Marketing of VET Student Loan courses (VET courses of study)



Overview

The VET Guidelines 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 clause 43 of Schedule 1A of the Higher Education Support Act 2003 (the Act) are fully informed about a VET course of study before they enrol and are not offered any prohibited inducements to enrol in a VET course of study. Furthermore, if a VET Provider uses agents to market its courses their activities must be quality assured and the VET Provider must take full responsibility for those agents.

Definitions

Eligible Student: refers to a student who is entitled to VET Student Loan assistance under clause 43 of Schedule 1A of the Higher Education Support Act 2003.

Prospective Student: refers to an applicant for a VET Course of Study who would be entitled to VET Student Loan assistance under clause 43 of Schedule 1A of the Higher Education Support Act 2003.

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.

Agent: any person who acts for financial gain or other benefit on behalf of The Academy to:

- market or promote The Academy's VET Courses of Study;
- recruit persons to apply to enrol in The Academy's VET Courses of Study;
- provide information and/or advice on The Academy's VET Courses of Study;
- provide information and/or advice on the VET Student Loan Scheme on behalf of The Academy;
- accept an application to enrol from, or enrol, any person on The Academy's behalf;
- refer a person to The Academy for the purposes of enrolling in a VET Course of Study or VET Unit/s of Study; or
- provide career counselling to a person on The Academy's behalf.

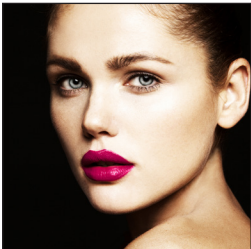
The Act: Higher Education Support Act 2003.

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.

OTHER POLICIES

Marketing of VET Student Loan courses (VET courses of study)

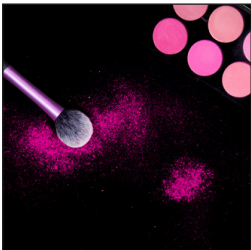


Procedures

Australian Academy of Beauty Dermal and Laser Pty Ltd (The Australian Academy of Beauty Dermal and Laser) will market its VET Courses of Study in an ethical manner and in compliance with the VET Guidelines.

The Australian Academy of Beauty Dermal and Laser or its Agents 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”.



The Australian Academy of Beauty Dermal and Laser or its Agents will not advise a person about the likelihood of their future repayments of VET Student Loans including any inference that the person will never reach the salary threshold to pay back the loan to the Commonwealth.

The Australian Academy of Beauty Dermal and Laser or its Agents will ensure that any information provided about VET Student Loan to a prospective student is accurate and up-to-date.



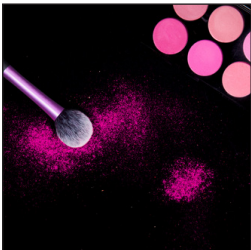
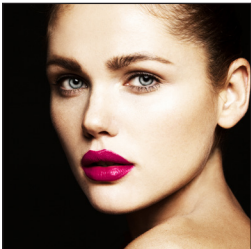
Pre-enrolment information

Prior to enrolment The Australian Academy of Beauty Dermal and Laser 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 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 the 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;

OTHER POLICIES

Marketing of VET Student Loan courses (VET courses of study)



- 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 The Academy'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.

The Australian Academy of Beauty Dermal and Laser 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 The Academy.

The Australian Academy of Beauty Dermal and Laser and will make these records available to the Minister as directed by the Minister.

Request for VET Student Loan assistance

From 1 January 2016 The Australian Academy of Beauty Dermal and Laser 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 The Australian Academy of Beauty Dermal and Laser 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.

Agents

The Australian Academy of Beauty Dermal and Laser does not use agents or third parties for recruitment.

The Australian Academy of Beauty Dermal and Laser will comply with all marketing requirements for VET Student Loans.