

Smart and Skills Consumer Protection Policy

UMA Education Solutions Ltd is aware of its obligations to provide consumer protection for all students as designated in the Competition and Consumer Act 2010, the NSW Fair Trading Act 1987, the NVR Standards for RTOs 2015 and the Smart and Skilled Consumer Protection Policy. To ensure our customers are fully protected and are aware of their rights and of avenues of complaint we have developed a Customer Protection Strategy as listed below.

UMA Education Solutions Ltd is committed to ethical marketing practices; we will not undertake marketing that is misleading, deceptive or of unconscionable conduct and will take extra care when marketing to vulnerable consumers who may be less able to understand what they are signing up for.

We understand that Australian Consumer Law (ACL) applies to the following services all education and training services, including:

- advertising, marketing and promotion
- soliciting and taking enrolments
- training delivery
- student assessment
- handling of complaints by training providers
- requests to cancel a student's enrolment.

The ACL also applies when these services are provided by Subcontractors and Brokers (referred to as Third Parties) on our behalf.

UMA Education Solutions Ltd has a Customer Protection Policy and Strategy:

For students undertaking training and assessment under the Smart and Skilled program, the following procedures are additional to the points above:

- The CEO of UMA Education Solutions Ltd will be the designated Customer Protection Officer. Their role will be to handle all complaints and grievances and to ensure compliance with Consumer Protection legislative and Funding Body contractual compliance.
- The contact details of the Customer Protection Officer will be made available to all clients on the website and in pre-enrolment information.
- UMA Education Solutions Ltd will not knowingly enrol a person who is unlikely to successfully complete the training program. Circumstances that may limit a person's ability to complete training include, but are not limited to, disabilities, chronic illness, LLN or English as Second Language (ESL) issues, lack of internet connection when online access is required to complete training or the inability to meet any licensing requirements.
- We will not enrol anyone in a course without seeking and receiving their informed and explicit consent.
- Written consent will be obtained from anyone whose photograph, testimonial, logo or work is used in any form of marketing or promotion.
- All personal information will be recorded and stored in line with the National Privacy Principles.
- We will advise learners as soon as practicable of any changes to agreed services, including in relation to any changes to relevant legislation, existing subcontracting or brokering arrangements, new subcontracting or brokering arrangements or a change in ownership.

- Details of, or links to, the Smart and Skilled website and 1300 77 2104 contact number will be made available on all public information including the website, brochures/information downloaded from then the website or printed, enrolment forms and student induction material.
- A link to the Smart and Skilled Consumer Protection Strategy will be included in Student Information available on our website.
- Every attempt will be made to resolve any student complaints using the Complaints and Appeals Policy.
- If after following the Complaints and Appeals Process, a student feels matters are unresolved to their satisfaction and wish to inform a third party, they can also contact the Smart and Skilled customer support centre to seek assistance, ask for advice, make a complaint or provide feedback. You can do this by over the phone on 13 28 11, or in person at a Training Services NSW centre.
- We will not offer inducements of any kind, either directly or through marketing agents, to encourage student enrolment.
- Students will sign to confirm they have received Consumer Protection Information. This will be included in the Declaration made by students when completing the Proof of Eligibility Checklist on enrolment.

Contact details for the Customer Protection Officer as follows:

Name: Mohamed Charchouh

Position: CEO

Contact Details:

Phone: 1300 219 391

Email: m.charchouh@uma.edu.au

If you wish to find out more information about Customer Protection you can go to <https://smartandskilled.nsw.gov.au/for-students/consumer-protection-for-students>

Or if you have a complaint or enquiry about any service to do with Smart and Skilled you can email: enquiries@smartandskilled.nsw.gov.au or telephone: 1300 772 104

Our Guarantee

UMA Education Solutions Ltd guarantees that it will provide quality training and assessment that meets the requirements of the Australian Quality Framework, other legislation that is relevant to Registered Training Organisations and in the time frame and as described in our Course Brochures. If for whatever reason we cannot supply the training and assessment services that you have enrolled in, we will refund student fees in accordance with our Fee and Refund Policy.