

# 2018 STUDENT HANDBOOK

hello@payroll.edu.au | 02 9818 1931 RTO number 41298

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### **WELCOME**

Congratulations on taking your first step towards achieving a nationally recognised payroll qualification with the Australian Payroll Institute.

We welcome you as a student, or potential student, and have developed this handbook to provide important information about our company, courses and your rights and responsibilities to help you make an informed decision with confidence.

We wish you every success in your studies, your future career and best of luck for the year ahead.

### **ABOUTUS**



TRACY ANGWIN CEO

The solutions expert, media commentator and popular keynote speaker is the driving force behind Australian Payroll Institute.

Having seen many payroll disasters caused by lack of knowledge, Tracy's efforts have led to Australia's first nationally accredited payroll qualifications, the Certificate IV in Payroll Administration and Diploma of Payroll Management. These qualifications are part of the Australian Qualifications Framework and pave the way for the payroll industry to lift its professional standards and attract new talent.

Tracy is also the bestselling author of The Payroll Revolution and Profit from Payroll.



TAMMY COOK
HEAD TRAINER

Tammy has over 20 years experience in Bookkeeping, Payroll, Administration Management and Training. Tammy holds various qualifications in Financial Services and Business in addition to the Certificate IV in Training & Assessment and Diploma of Payroll Management. Tammy's broad range of training and experience ensures you are not only offered the highest standard of training possible but also the most relevant.

## OUR COURSES

Our courses blend theory with practice, providing you with solid technical and practical knowledge, to ensure that what you learn is relevant to the payroll industry.

Our courses cater to anyone wanting to kick start a career in payroll, or current payroll professionals wanting to expand their knowledge. Graduates also include HR professionals looking to understand payroll and how it fits in the HR context, as well as office managers and administrative personnel responsible for the payroll function.



### 10665NAT CERTIFICATE IV IN PAYROLL ADMINISTRATION

This qualification develops the skills and knowledge required to work in a payroll department with a team, as an external payroll consultant or as a lone payroll officer within a business. The course is intended to provide participants with a range of knowledge, skills, generic and specific competencies to perform roles of payroll officer and payroll clerk.

Apply knowledge of WHS legislation in the workplace

Unit in covered in this qualification:

BSBWHS302

•	BSBWRT401	Write complex documents
•	BSBWOR404	Develop work priorities
•	BSBWRK411	Support employee and industrial relations procedures
•	BSBFIA302	Process payroll
•	FNSBKG405	Establish and maintain a payroll system
•	PRLSUP401	Process and report superannuation obligations for payroll
•	PRLPPT401	Process and report taxation obligations for payroll
•	PRLPPT402	Process payroll for termination
•	BSBRSK401	Identify risk and apply risk management processes
•	FNSBKG401	Develop and implement policies and procedures relevant to bookkeeping

BSBRKG402 Provide information from and about records

BSBITU305 Conduct online transactions

activities

BSBLDR402 Lead effective workplace relationships

ENTRY REQUIREMENTS - Literacy and numeracy to the year 10 or equivalence would be beneficial as participants are required to read a range of work documents, text and will be required to use intermediate numeracy skills.

Access to a suitable workplace, allowing opportunities to apply the range of skills covered in this qualification.

COURSE DURATION - Participants have 12 months from enrolment to complete this qualification.

ON COMPLETION - Upon successful completion of the 14 units of competency, participants will be issued a 10665NAT Certificate IV of Payroll Administration. Where a participant withdraws prior to the completion of the certificate they will be issued a Statement of Attainment for all units that they have successfully completed if all due fees have been paid.

TOTAL COURSE FEES (GST free): \$3,850

### 10666NAT DIPLOMA OF PAYROLL MANAGEMENT

This qualification develops the skills and knowledge required to lead a payroll department within a business. The course is intended to provide participants with a range of knowledge, skills and generic and specific competencies to perform the role of manager of payroll department.

Units in this qualification:

PRLCLP501 Comply with legislation and industry codes of practice relevant to payroll

BSBWOR501 Manage personal work priorities and professional development

BSBFIM502 Manage payroll

BSBAUD402 Participate in quality audit
 BSBFIA402 Report on financial activity

FNSACC503 Manage Budgets and Forecasts
 BSBMGT516 Facilitate continuous improvement

BSBADM504 Plan and implement administrative systems

BSBWOR502 Lead and manage team effectiveness

BSBMGT502 Manage people performance

ENTRY REQUIREMENTS - The Diploma of Payroll Management requires that participants have either:

- The Certificate IV in Payroll Administration (either 10047NAT or 10665NAT) OR
- A minimum of 3 years payroll experience
- Access to a suitable workplace, allowing opportunities to apply the range of skills covered in this qualification.
- Literacy and numeracy to the year 10 or equivalence would be beneficial as participants are
  required to read a range of work documents, text and possess numeracy skills to undertake
  calculations and check the calculations for tax forms, completing records, entering data and
  reporting to management.

COURSE DURATION - Participants have 16 months from enrolment to complete this qualification.

ON COMPLETION - Upon successful completion of the 10 units of competency, participants will be issued a 10666NAT Diploma of Payroll Management. Where a participant withdraws prior to the completion of the certificate they will be issued a Statement of Attainment for all units that they have successfully completed if all due fees have been paid.

TOTAL COURSE FEES (GST free): \$5,750

## OUR COMMITMENT

To ensure that we provide training and assessment services that meet the needs of clients and industry, we employ sufficient, suitably qualified and experienced Trainers/Assessors as well as provide sufficient opportunities for learning in a simulated environment, with suitable resources and assessment that is fair and flexible.

**Prior to commencement**—should Australian Payroll Institute cancel your training before you commence, all fees paid by you will be refunded in full within 10 days of the training being cancelled.

For training that has commenced—In the unlikely event that Australian Payroll Institute is unable to deliver your training, any fees paid in advance will be refunded on a pro-rata basis (this will be determined by dividing total course fees by length of course in months, and pinpointing where you are at in this timeline). A statement of attainment will be issued for any units successfully completed.

#### **OUR SERVICE COMMITMENT**

- Your questions / feedback is important to us. We are committed to returning your calls and emails and ask that you allow us two (2) working days to respond.
- Assessment feedback will be given within twenty (20) working days of our receiving the assessment.
- Statements of Attainment/Qualifications are issued within thirty (30) calendar days of your completion.

#### **ACCESS AND EQUITY**

The Standards for RTOs 2015 outline the responsibility of providers to adhere to the principles of access and equity:

'Access and equity means policies and approaches aimed at ensuring that VET is responsive to the individual needs of clients whose age, gender, cultural or ethnic background, disability, sexuality, language skills, literacy or numeracy level, unemployment, imprisonment or remote location may present a barrier to access, participation and the achievement of suitable outcomes' (Glossary, Standards for RTOs 2015)

In order to meet these requirements, Australian Payroll Institute will provide services to all students, including those with a disability, that include:

- training and assessment strategies and practices that are responsive to industry and learner needs and meet the requirements of training packages and VET accredited courses
- accurate and accessible information about our RTO, including our services and performance, that is available to inform prospective and current learners and clients prior to enrolment
- each learner being is properly informed and protected
- cooperating with the VET Regulator and is legally compliant at all times.

Enrolment can be completed via our online enrolment form www.payroll.edu.au/enrolment-form

## YOUR ENROLMENT

Enrolment can be completed via our online enrolment form www.payroll.edu.au/enrolment-form

#### **ADMISSION AND ENTRY REQUIREMENTS**

Australian Payroll Institute requires that the participant can:

- Meet the entry requirements for their chosen qualification
- Obtain a USI or evidence of an exemption
- · Read and interpret workplace documentation
- Speak clearly and unambiguously in English
- Writing is required to the level of completing workplace forms

Australian Payroll Institute upholds the principle that all applicants seeking to enrol are treated fairly and equitably and ensure that throughout the process of selection and admission, applicants are treated courteously and expeditiously.

#### UNIQUE STUDENT IDENTIFIER

From 1st January 2015, all participants who undertake nationally recognised training must have a Unique Student Identifier (USI) in order to receive your qualification or statement of attainment (although, some exemptions do apply).

Your USI will give you access to an online record of the training you have done since 1 January 2015. You will also be able to produce a comprehensive transcript of your training which can be used when applying for a job, seeking a credit transfer or demonstrating pre-requisites when undertaking further training.

Every participant is required to supply Australian Payroll Institute with their USI at the time of enrolment. Alternatively, you can give us permission (via our enrolment form) to apply for your USI on your behalf.

Unfortunately, we cannot process your enrolment until we have your USI or exemption.

For more information, to apply for you USI or apply for an exemption go to: http://usi.gov.au/Training-Organisations/Pages/how-students-create-usis.aspx

#### The following steps will assist you if you choose to apply for your USI yourself:

Step 1: You will need to get one form of ID from the list below ready:

- Medicare Card
- Australian Passport
- Visa (with Non-Australian Passport) for international students
- Birth Certificate (Australian) \*please note a Birth Certificate extract is not sufficient
- Certificate Of Registration By Descent
- · Citizenship Certificate
- ImmiCard

IMPORTANT: The details a student enters when they create their USI must match exactly with those shown on the ID.

- **Step 2:** Then go to 'Create your USI' on the USI website and agree to the Terms and Conditions.
- Step 3: Then click on 'Create USI'.
- **Step 4:** Then fill in some personal and contact details which must match exactly the details shown on your ID.
- **Step 5:** You will then be asked to enter the details from you ID from the list above.

- **Step 6:** You will be required to set their USI account password and questions for security purposes. More information about security check questions can be found on the Student USI check questions page.
- **Step 7:** Your USI will be displayed on the screen.
- Step 8: You should write down your USI somewhere safe or enter it into their phone for safe keeping.
- **Step 9:** Students will also receive their USI by either email, phone or by mailing address (which ever they chose as their preferred contact method when creating their USI

#### **PAYMENT OPTIONS**

Students may pay course fees by:

- Visa
- Mastercard
- American Express (3% surcharge)
- EFT/bank transfer

#### PAYMENT PLAN

Australian Payroll Institute offers a payment plan option for students by allowing students to pay 10 equal monthly instalments. There is current a 10% surcharge added to each monthly instalment. Fees must be paid prior to course completion.

#### **VET STUDENT LOANS**

VET Student Loans commenced on 1 January 2017, replacing the VET FEE-HELP scheme, which ceased for new students on 31 December 2016. The VET Student Loans program is an income contingent loan offered by the Australian Government that helps eligible students pay for some vocational education and training (VET) diploma level or above courses.

Australian Payroll Institute does not currently offer this program.

#### CENTRELINK

Centrelink deliver Government payments to eligible students while studying. Our qualifications are approved full time over 27 weeks including holidays. To find out the conditions and your eligibility please contact Centrelink directly *www.humanservices.gov.au* 

#### **REFUND POLICY**

- Should you cancel or withdraw within ten (10) days of enrolment, all fees paid in advance will be refundable, as long as you have not commenced any training in the online portal.
- Partial or full refunds will be considered after ten (10) days following enrolment under exceptional circumstance such as long-term illness.
- If required, your training can be deferred for a maximum of six (6) months. You must notify us via email of your intention to defer and for how long. Please note: deferring your studies puts your course on hold it does not give you an extension.
- Should Australian Payroll Institute cancel your training, any fees paid in advance will be refunded on a pro-rata basis (this will be determined by dividing total course fees by length of course in months, and pinpointing where you are at in this timeline).
- No refund is available to Participants who remain enrolled and do not progress.

### YOUR STUDY

#### **CREDIT TRANSFER**

As per the Standards for RTOs, learners must not be required to repeat any unit or module in which they have already been assessed as competent unless a regulatory requirement or licence condition (including industry licensing schemes) requires this.

This means that if you have already completed one or more of the units of competency in the course you would like to enroll in, you will be given a Credit Transfer in those units if you can provide the following evidence:

- AQF certification documentation issued by any other RTO or AQF authorised issuing organisation, or
- Authenticated VET transcripts issued by the Registrar.

Please note: the unit code and name on your certificate or transcript must match the exact unit code **and** name on the unit of competency/s in our courses. If they do not match, you will not be able to apply for a Credit Transfer in those units. Instead, you may be able to apply for Recognition of Prior Learning (RPL).

Prior to enrolling, speak to our team about any Credit Transfers you feel you may be entitled to. This will require you emailing us a copy of your certificate and / or transcript.

A discount will be applied to your course fees for each Credit Transfer given pre-approval by our Head Trainer. After your enrolment has been processed, our Head Trainer will contact you about authenticating your certificate and / or transcript with the issuing RTO or other AQF authorised issuing organisation. Your certificate and / or transcript must be authenticated before we can issue you with a formal approval for a Credit Transfer.

#### **RECOGNITION OF PRIOR LEARNING (RPL)**

RPL is the process of formal recognition for skills and knowledge gained through previous learning such as:

- Life experiences
- Previous formal learning
- Employment
- Recreational or personal interests

You may be eligible for RPL for part of your intended study, based on your previous experiences and learning. For more information regarding RPL and how to apply, please discuss this with your Trainer once enrolled there is no reduction in fees for RPL.

#### TRAINING MATERIALS AND EQUIPMENT

The copyright and ownership of all training material provided during the training belongs to with Australian Payroll Institute Pty Ltd and cannot be copied or claimed without written consent. All training materials are quality assured and are continuously updated.

#### ONLINE LEARNING PORTAL

Once enrolled, you will be issued with a username and password to access our online learning portal. This portal contains all of the learning material and assessment tasks for your course. You can also contact your Trainer via the portal.

The portal can be accessed 24/7, on any computer with internet access and a flash player installed. The portal will not work on iPads or other Apple devices unless a flash player app is installed.

#### RESOURCES AND BOOKS

All training material needed to complete your course is available to view in our online learning portal.

If you would like a soft copy of the training material, we can provide this for a fee.

#### **PARTICIPANT SUPPORT**

Australian Payroll Institute is dedicated to providing a high standard of service to all of our Participants.

After you enroll, our Head Trainer will contact you via telephone within the first two (2) weeks to introduce themselves as well as find out more about you, your reasons for enrolling as well as your study goals for the course. This is also an opportunity for you to tell us, or for us to identify, if could need additional support throughout your course.

If additional support is required, Australian Payroll Institute can assist in identifying an appropriate support service as well as organising access to such services. Services may include, but are not limited to, language, literacy and numeracy, counselling, disabilities, etc. It should be noted that such services may attract an additional fee to be paid to the service provider. Such fees are the responsibility of the Participant.

Throughout your course, you can contact your Trainer by phone, email, post or via the online learning portal during office hours. We endeavour to respond to Participants as quickly as possible but you are reminded that our Trainers do have other Participants and classes to attend to. We will provide feedback on Assessments within twenty (20) working days and to all queries, telephone calls and emails within two (2) working days.

#### COMPETENCY BASED TRAINING AND ASSESSMENT

Participants enrolled in training which will lead to either a Statement of Attainment or Certificate are required to complete Assessments to demonstrate competency. Competency based assessment is the process of gathering evidence to confirm that Participants can demonstrate the required skills and knowledge to the benchmarks outlined in a unit of competency.

Assessments undertaken may include:

- Written/oral Assessments
- Practical demonstrations
- Completion of case studies and similar activities
- Development of a portfolio
- Work samples
- Third party reports

Competency based assessment does not use a marking scale. Rather you are deemed "competent" or "not yet competent". You will be given feedback on all assessment activities and if you are deemed to be "not yet competent", you will have an opportunity to re-submit your work. If you are still found to be "not yet competent", your Trainer will contact you to see if you require any additional support for your training.

#### **ACCESS TO PARTICIPANT RECORDS**

Throughout your enrolment, you may wish to access your student records. Please organise a suitable time with your Trainer by sending through an email request.

Other parties will not be permitted to access your student records without prior written consent from you with the exception of the Australian Quality Skills Authority who may request access to your student records for auditing purposes.

#### **CHANGE OF PERSONAL DETAILS**

Should you change any of your personal details throughout your enrolment, please email your Trainer. Such details include name, address, contact details, etc.

#### **RESULTS**

You will receive assessment feedback within twenty (20) working days from submission.

On completion of your course, you will be issued with a Statement of Attainment or Certificate within thirty (30) calendar days.

Please note: If you require a Statement of Attainment to be issued during your enrolment, you will need to notify the Australian Payroll Institute office. You will then receive a Tax Invoice for \$20 plus GST. This must be paid prior to receiving your Statement of Attainment and can be paid via EFT Direct Debit, Credit Card or cheque.

#### RE-ISSUED OF CERTIFICATE OR STATEMENT OF ATTAINMENT

In the event of a lost or damaged Certificate or Statement of Attainment, please complete the Change of Enrolment Information Form to request re-issuance of a Certificate or Statement of Attainment and return with payment of \$55 inclusive of GST.

#### **EVALUATION**

Your feedback is particularly important to our commitment to ongoing improvement. Throughout your training you will be asked to provide your thoughts and comments on the training received. Australian Payroll Institute encourages all Participants to make contact should they wish to provide feedback or comments on any aspect of the service received.

## YOUR RIGHTS AND RESPONSIBILITIES

#### **EXPECTATIONS OF PARTICIPANTS**

To avoid any confusion in the future, the following expectations of behaviour are provided. Compliance with these expectations is required by all Participants. Failure to do so may result in cancellation of your enrolment.

- Abide by Copyright and Plagiarism laws and legislation.
- Complete training and assessment activities within agreed timeframes.
- Communicate any difficulties with completion of activities or assessment with your Trainer.
- Inform your Trainer immediately should you be unable to study due to illness or other reasons.
- Inform your Trainer if you have a medical condition that may affect your participation.

#### **COMPLAINTS AND APPEALS**

Australian Payroll Institute is dedicated to providing a high standard of service. Should you have a complaint or wish to appeal an assessment result, you are encouraged to do so by using the following processes:

#### **COMPLAINTS**

Complaints are the expression of dissatisfaction with the quality or another aspect of the business operations. As a Participant of Australian Payroll Institute, the following are examples of issues for which you may lodge a complaint:

- Enrolment
- Training delivery
- Training and/or assessment, including Recognition of Prior Learning
- Any other activities associated with the delivery of training and assessment services

#### To lodge a complaint:

**First instance:** You are encouraged to speak immediately with your Trainer. If you are not comfortable addressing the issue with the Trainer you are encouraged to contact the General Manager. In either case, the Trainer or General Manager must notify the CEO of Australian Payroll Institute that a complaint has been received.

**Second instance:** If the issue is not resolved you are encouraged to either speak to or contact in writing the Chief Executive Officer.

**Third instance:** If the matter is still not resolved an independent third party will be requested to assist with resolution. Third parties may include relevant training representative(s), legal representative(s) e.g. Anti-discrimination board or other relevant personnel.

Outcomes of complaints will be provided to you in writing within fifteen (15) working days of the decision.

In the event that a complaint has been lodged, an Incident/Complaint Form must be completed and forwarded to the Chief Executive Officer immediately, even if the situation has been resolved to the satisfaction of all parties.

If at any point throughout the appeal it is anticipated that the process will take longer than 60 days the person appellant will be advised of the delay and the reason for the delay.

#### Please note:

Before you submit a complaint to ASQA, please be aware that:

- ASQA's role is not to act as a student advocate for individual students. Rather, ASQA uses the information reported through complaints to inform how it regulates training providers.
- ASQA has specific confidentiality obligations in relation to registered providers. ASQA respects
  both privacy and natural justice considerations in handling complaints. This means that
  complainants will be advised how their information was used in the regulatory process although
  in some instances the advice will not be detailed and the process can be lengthy if audit activity
  is involved.

Outcomes of complaints will be provided to you in writing within fifteen (15) working days of the decision.

#### **APPEALS**

Appeals are the expression of the dissatisfaction of an assessment result. This would occur when a Participant has been deemed not yet competent and does not agree with this decision. There are various grounds for lodging an assessment appeal. These include, but are not limited to:

- Not being fully informed of the assessment process
- Participant's needs not taken into consideration
- The assessment process is different to that outlined by the Trainer/Assessor
- Assessment process not based on Training Package/Unit of Competence requirements
- An inappropriate method used to assess the Training Package/Unit of Competence
- Alleged bias of the Trainer/Assessor
- Alleged incompetence of the Trainer/Assessor
- Faulty or inappropriate equipment or facilities
- **Step 1:** You must discuss appealing an assessment outcome and/or the assessment process with your Trainer/Assessor involved.

  (This step must commence within ten (10) working days of the assessment outcome being advised).
- Step 2: If still not satisfied, you must complete the Assessment Appeals Form Part A and forward to the Chief Executive Officer.

  (This should occur within five (5) working days of Step 1)
- **Step 3:** The Chief Executive Officer will arrange for the assessment to be reviewed by a different Assessor and the results of the review summarised on the Assessment Appeals Form. You are to be advised of the appeals outcome within ten (10) working days. (This should occur within ten 10 working days of Step 2)
- **Step 4:** If still not satisfied with the outcome of the appeal, your appeal is to be reviewed by the Chief Executive Officer. The Chief Executive Officer will send an acknowledgement letter to you, record the receipt of the Assessment Appeals Form, then review. The Chief Executive Officer if necessary will convene a review panel to thoroughly examine the appeal. (You are to be advised of the outcome within ten (10) working days).
- **Step 5:** If you are not satisfied with the outcome of this procedure they should be advised of your right to contact the Australian Skills Quality Authority (ASQA) by completing the complaints form at; <a href="http://www.asqa.gov.au/complaints/making-a-complaint.html">http://www.asqa.gov.au/complaints/making-a-complaint.html</a>

#### PRIVACY POLICY

Australian Payroll Institute will collect information, manage, use it and disclose it in a way that complies with the Privacy Act 1988 (Commonwealth), as amended in the Privacy Amendment (Private Sector) Act 2000.

Australian Payroll Institute will:

- Where information is provided by another person, ensure that collection has been authorised by the individual concerned, or by someone who is legally authorised to act on their behalf.
- Only collect information by lawful and fair means and not in an unreasonably intrusive way
- Protect archived personal information from loss or unauthorised access, use, disclosure, or misuse and from inappropriate modification

#### RELEASE OF CONTACT DETAILS AND INFORMATION

To ensure that Registered Training Organisations meet the national standards and offer quality training to Participants, ASQA conducts regular audits. The audit process involves a review of a training organisation's Policies, Procedures, Record keeping and practices. On occasions ASQA may contact past and present training Participants to conduct an interview to confirm that the organisation is complying with its obligations and providing a service which meets the needs of Participants and industry.

Upon request Australian Payroll Institute is required to supply the following information to ASQA: Contact details including address, telephone numbers and email address

For audit purposes and in the event of a complaint or appeal, ASQA may request to view your files. The purpose of this is to ensure compliance with regulations and standards.

#### RELEVANT LEGISLATION TO BE COMPLIED WITH

As an RTO Australian pay i is obligated to comply with the following legislation outline on the ASQA website.

The Standards for RTOs 2015 form part of the VET Quality Framework, a system which ensures the integrity of nationally recognised training in Australia. Registered training organisations are required to comply with the VET Quality Framework at all times.

The VET Quality Framework consists of the:

- Standards for Registered Training Organisations
- Australian Qualifications Framework
- Fit and Proper Person Requirements
- Financial Viability Risk Assessment Requirements, and
- Data Provision Requirements.

The Standards should be read together with the:

- Standards for Training Packages
- Standards for VET Accredited Courses, and
- Standards for VET Regulators.

ASQA also issues 'general directions' to provide further guidance to providers on specific issues.

A general direction outlines the way in which RTOs must comply with the VET Quality Framework and other conditions defined in the National Vocational Education and Training Regulator Act 2011. RTOs must comply with general directions as a condition of their registration.

As an RTO we must also comply with the requirements of the Disability Discrimination Act 1992 and the Disability Standards for Education 2005.

For more information: https://www.asga.gov.au/standards/related-legislation-and-standards

The Australian Payroll Institute is also committed to comply with the following legislation:

#### **Privacy Act 1988**

The Privacy Act 1988 makes provisions to protect the privacy of individuals, and for related purposes. It should be noted, however, that the Federal Privacy Act does not regulate state or territory agencies (except for the ACT).

For more information: http://www.privacy.gov.au.

#### **Copyright Act 1968**

The Copyright Act 1968 is an Act relating to Copyright and the protection of certain performances, and for other purposes.

For more information: www.aph.gov.au/library/pubs/rn/1998-99/99rn26.htm

#### **National Vocational Education and Training Regulator Act 2011**

This Act was introduced in 2011 to establish a consistent registration and accreditation framework for Vocational Education and Training, by applying nationally agreed standards.

For more information: http://www.comlaw.gov.au/Details/C2012C00143

#### **Equal Opportunity**

- New South Wales Anti-Discrimination Act 1977
- Queensland Anti-Discrimination Act 1991
- South Australia Equal Opportunity Act 1984
- Victoria Equal Opportunity Act 2010
- Western Australia Equal Opportunity Act 1984 The objectives of Equal Opportunity legislation
  are to encourage the identification and elimination of discrimination, sexual harassment and
  victimisation and their causes, and to promote and facilitate the progressive realisation of
  equality.

For more information go to: http://www.equalitylaw.org.au/elrp/resources/

#### **Australian Consumer Law (ACL) 2011**

Australian Consumer Law (ACL) 2011 aims to provide an equitable, competitive, informed and safe market place. It makes provisions in respect to certain unfair or undesirable trade practices, and aims at regulating the supply of goods and services.

For more information: http://www.consumerlaw.gov.au/content/Content.aspx?doc=home.htm

#### **Competition and Consumer Act (CCA) 2010**

The object of the Competition and Consumer Act (CCA) 2010 is to enhance the welfare of Australians through the promotion of competition and fair trading, and through a provision for consumer protection.

For more information: http://www.accc.gov.au/content/index.phtml/itemId/815209