Student Information HANDBOOK

2026

MURRAY MALLEE TRAINING CO. LTD.

RTO No: 3974

MURRAY MALLEE TRAINING CO. LTD.

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Welcome

Introduction:

The Management and staff of MMTC Ltd extend a warm welcome to you.

MMTC Ltd is committed to high standards in the provision of vocational education and training and other client services. We strive to maintain a happy, congenial atmosphere in which to learn and work and to assist clients achieve the best possible outcome.

MMTC Ltd will ensure that you will receive the opportunity to fulfil your personal potential during your training, and every endeavour will be made by staff to accommodate your individual needs.

The contents of the Student Information Booklet will be discussed with you during your Induction Program.

In this booklet, you will find information about MMTC Ltd, Policies and Procedures. Also included are an Enrolment Form, RPL/RCC Information & Application Form and Training Plan. These need to be completed, where applicable, and signed with your MMTC Ltd Training Consultant and Employer.

As part of our commitment to quality, an MMTC Ltd Training Consultant will visit your workplace every six (6) weeks to conduct Assessments, discuss your progress, assist with completion of workbooks/Assessment Tasks and/or discuss any problems you are experiencing. In addition to this, contact will be made with you and your employer by phone, fax or Email. You and your employer will receive 12 contacts from your MMTC Ltd Training Consultant per year.

Students are requested to read the Policy and Procedures at the back of this booklet. The Policy & Procedures describe in more details MMTC Ltd.'s commitment to providing a quality service to all students enrolled with us.

Murray Mallee Training Company LTD (MMTC Ltd):

MMTC Ltd Registered Training Organisation and provides training and assessment services in all States and Territories of Australia. Accordingly, all qualifications issued under our Scope of Registration carry National Recognition.

MMTC Ltd is a highly successful Group Training Company and plays a vital role in servicing industry and community needs through its wide range of employment and training services and programs.

The Company's delivery of these comprehensive employment and training programs provides an extensive range of services not normally enjoyed by regional and isolated communities.

MMTC Ltd will:

- Provide high quality training services, including training and assessment and robust administrative processes to support contract compliance
- Demonstrate the highest ethical standards in its dealing and conduct in the provision of the training services
- Maintain strong links to industry
- Provide you with information about current legislation and regulatory requirements that significantly affect your participation in the program
- Ensure you are made aware in circumstances where you are accessing the Victorian Training Guarantee (VTG) entitlement that this may impact your access to further government subsidised training
- Provide student support where a perceived obstacle (including a disability) may prevent you undertaking or completing your qualification
- Process your enrolments and develop an appropriate training plan for you
- Determine whether you can be credited with units of competency through either a Recognition of Prior Learning (RPL) or Credit Transfer (CT) process
- Conduct assessments and make the final decision on competency
- Issue a nationally recognised qualification and/or statement of attainment at the completion of the training and assessment process

MMTC Ltd. scope of registration is publicly accessible via. www.training.gov.au

About Apprenticeships

Eligibility:

If the training you are receiving is funded under the Victorian Governments – Skills First Program this may impact on your ability to access future Skills First Funded Training. Eligibility for further Skills First funded Training can depend on your age, whether you are undertaking training at higher qualification level, the number of qualifications you have enrolled in at a Certificate Level or whether you are undertaking an Apprenticeship. Your Training Consultant can provide you with full details of this if required.

We sincerely hope your time at MMTC Ltd is a memorable and productive learning experience.

Terminology Used in Australian Apprenticeships:

Students undertaking Nationally Recognised Training usually access this training through either the Australian Apprenticeship System or by enrolling direct into a course. There are various laws and legislations that provide the framework to both employment and training related matters. The Acts listed below contain the "rules" that must be adhered to by Australian Apprentices, Training Providers and Employers. These Acts are available from the MMTC Ltd Workcover/OH&S Administration Officer or through your Training Consultant.

Throughout this booklet terms such as competencies, resources and learning materials will be discussed. Here are some explanations on what is meant.

- Competencies:
  A competency is a statement about the skills, knowledge and attitudes a trainee needs to complete in an area of work. For example, 'Provide Quality Customer Service'. In the terminology of competency standards, a unit of competency includes:
  - The **Elements** of the competency are the components of the work that make up the whole standard.
  - The **Performance Criteria** of the competency is the standard to which it is being carried out.
  - The **range of variables** of the competency is the environment in which the competency is carried out.
- Resources:
  This means the learning materials, hardware, software and other equipment you need to carry out training and assessment in an Australian Apprenticeship.
- Learning Materials:
  The supplementary material needed to support learning, for example, workbooks/learner guides, background reading, video and audio tapes, CD Roms, internet sites, etc.

Training Package Information:

Training Packages are a government initiative designed to make training more flexible and affordable for industry. A Training Package comprises three nationally endorsed components. They are:

- National Competency Standards

- National Assessment Guidelines
- National Qualifications

Training Packages also contain resources to support delivery and assessment. The Training Package concept is designed to provide greater flexibility in gaining competency to the standards required.

Training Packages provide guidance on assessment and provide Employers, Australian Apprentices and Training Consultant's with the benefits of having an industry benchmark for training and assessment requirements. Training Packages also provide a career pathway. Qualifications range from Certificate II to Advanced Diploma Levels.

What are Competency Standards?

Within each Training Package, competency standards endeavour to advance quality and consistency in current and future work practices. The standards form the basis through, consistent and valid assessment. The assessment guidelines, in each Training Package, provide overall guidance on the relationship of competency standards to the conditions for assessment to occur.

Competency standards identify the skills, knowledge and attributes needed by a person to perform a job. The achievement of these competencies leads to a nationally recognised credential. You also benefit by being able to access national qualifications through a variety of pathways.

Unique Student Identifier:

From 1st of January 2015 to undertake nationally recognised training you will need to have a Unique Student Identifier (USI). This includes studying at TAFE or with a registered training organisation, completing an apprenticeship or skill set, certificate or diploma course.
A USI gives you access to your online USI account which is made up of ten numbers and letters. It will look something like this: 3AW88YH9U5
A USI account will contain all your nationally recognised training records and result from 1st of January 2015 onwards.
If you do no currently have a USI, on enrolment you may provide MMTC Ltd with written permission to apply for a USE on your behalf.

More information about the USI is available at www.usi.gov.au

Training Plans:

All students have a Training Plan which documents their proposed learning and assessment strategy. The Training Plan will be signed by you, your employer and/or school (where applicable) and a MMTC Ltd. Training Consultant. Training Plans are usually developed and signed prior to training commencing, but must be finalised no later than four (4) weeks after training commencement.

The outcome of your Pre-Training Review shapes the approach MMTC Ltd. will take to design your Training Plan

All Training Plans will include, at least the following information:

- Name and contact details of your employer
- Tile and code of qualification
- Unit title and cone of competencies/modules to be obtained
- Scheduled hours for competencies to be obtained
- Timeframe for achieving competencies including the proposed start date and end date of each competency (an actual dates where training has already occurred, for Apprentices/Trainees)
- Delivery modes to be used
- Assessment details and arrangements
- Party or parties responsible for the delivery and/or assessment of each competence; and
- Record of RPL assessment and CT granted, as relevant

A Training Plan can be changed after training commences and units selected may be replaced by another where it would create a better fit. This would only occur following discussion and agreement with you Trainer/Teacher (and employer, if applicable).

Pre-training Review:

During your enrolment, MMTC Ltd. will conduct a Pre-Training Review
During the Pre-Training Review the training consultant will:

- Identify and competencies previously acquired by you through a Credit Transfer application or refer you to a Recognition of Prior Learning process
- Ascertain the most suitable qualification for you to enrol in, based on your existing educational attainment, capabilities, aspiration and interests, and considering the likely job outcomes from the development of new competencies

Enrolments

Enrolments:

Prior to enrolment a pre-training review will be done with your training consultant, where any previous training can be recognised and a literacy and numeracy evaluation will be done. After course information has been provided and the pre-training review has been done, enrolment will be processed. During this time, you will be requested to provide original or certified documents for proof of citizenship.

If necessary, you may also be required to provide proof of Age and concession evidence.
It is a contractual requirement that we copy and retain this evidence.

Training

On and Off the Job Training:

- **On-the-Job Training:**
  On-the-Job Training requires guided learning by your workplace supervisor/trainer. It is not time spent by you doing routinely scheduled work without close supervision.

  MMTC Ltd, in conjunction with your employer has responsibilities that include:
  - Induction Training
  - Identifying skills to be learnt and tasks to be undertaken
  - Arranging specific on the job training activities
  - Arranging time for practice and assessment
  - Monitoring your Training Plan and providing feedback
  - Providing off-the-job training which is integrated with on-the-job training
  - Providing access to a safe and ergonomically sound workplace
  - Provide a forum for meetings, discussions and assessment sessions

  You can enhance on-the-job training by:
  - Being factual and realistic
  - Being Positive
  - Being well organised
  - Being observant and listening to what is being discussed
  - Being prepared to ask and be asked questions, and provide relevant answers
  - Being fair and reasonable in your training
  - Being respectful of the person and the environment you work with

NB: This also applies to your employer and MMTC Ltd.'s Training Consultant

- **Off-the-Job Training:**

  Off-the-job training is structured training provided away from the workplace. Attendance at short courses for specific skills development is encouraged. Depending on the Course you are enrolled in you may be required to attend off-the-job training for Occupational Health & Safety, Level II Workplace First Aid Course, Chemical Users Course, Advanced Computer Courses, etc. This will be discussed with you and your employer when the Training Plan is being developed. All off-the-job training will be delivered by appropriately qualified/experienced trainers. These may include TAFE and Private Training Providers who are registered with the State Training Authority.

Recognition of Qualifications issued by other RTO's - Credit Transfer (CR):

MMTC Ltd recognises equivalent statements of attainment and qualifications issued by Registered Training Organisation (RTO's) Australia wide (Credit Transfer). Original copies must be sighted and copied for the student file by relevant MMTC Ltd Training Consultants before credit can be given. To prepare for Credit Transfer you should indicate your decision to apply for CR when completing your enrolment or as soon as possible after your induction program.

Evidence required for Credit Transfer:

- Evidence of competencies achieved. You will need to provide your Certificate and/or Statement of Attainment to your Training Consultant. Your Training Consultant will complete a Mapping Exercise and grant Credit Transfer where applicable.

Recognition of Prior Learning (RPL):

RPL/CR is available on provision of verification at the beginning of a course. Clients can not apply for RPL/CR at the end of their course.

What is Recognition of Prior Learning (RPL):
If you know you are competent in the learning outcomes detailed in the module(s) you are enrolled in, you can apply for RPL. Recognition is granted as a result of identifying and assessing your previous and current formal and informal education and training, work experience and/or life experience and knowledge. The details are measured against pre-determined performance standards, which have been determined by industry, from a learning module(s), unit or element of competency listed in an accredited training package or course.

To prepare for RPL you should indicate your decision to apply for RPL when completing your enrolment or as soon as possible after your induction program.

Then, in consultation with your Training Consultant you should:

- Obtain a copy of the RPL Procedure and Application Form
- Decide which module(s) you are applying for
- Provide an Evidence Portfolio in line with the Assessment Criteria in the module information.
- Seek peer assessment
- Arrange for a direct practice observation of your competence if applicable
- Challenge a formative assessment of relevant underpinning knowledge and skills i.e. participating in a set assignment.

Evidence for recognition of prior learning may include:

- Evidence of current competence
- Performance, demonstration, or skills test
- Workplace or other pertinent observation
- Oral presentation
- Portfolio, logbook, task book, projects or assignments
- Written presentation
- Interview
- Simulations

Clients seeking recognition are provided with:

- RPL Procedure, Information and Application form
- Performance criteria for competency learning outcomes
- Guidance on identifying, gathering and submitting evidence of your achievements
- Guidelines as to possible sources of evidence
- Opportunities for further support and application assistance from a trained member of staff
- The opportunity for refresher learning prior to assessment
- The opportunity to negotiate the form of assessment

RPL is available for all subject modules. The learning outcomes of each module provide the RPL benchmarks. Clients may receive full recognition or high standing for the competencies required for a course or module. High standing recognises attainment of some but not all competencies/elements for the course/module.

Clients must document their claim for competency in sufficient detail to enable the Training Consultant to decide on assessment needed.

If you require further information please ask your Training Consultant.

Assessments

Assessment:

Assessment refers to the process of collecting evidence and making judgement on whether a student has achieved competency.

MMTC Ltd. has processes to ensure that all assessment conducted complies with the Principles of Assessment (fairness, flexibility, validity and reliability) and Rules of Evidence (validity, sufficiency, authenticity and currency).

Assessment Method:

Competency bases assessment involves a wide range of assessment methods and gives you the chance to demonstrate what you can do in a work-related role or task by providing relevant evidence of your skills and knowledge.

Your Training Plan will indicate which assessment methods will apply to each unit of competency. You can expect to have your competency assessed using one or more of the following assessment methods:

- **Demonstration/Observation of Performance** – Your Training Consultant may watch you demonstrating particular tasks in the workplace
- **Work Samples** – These are examples of the work you have completed on a regular basis as part of your job or training
- **Written Activities** – Tasks set out in workbooks or class activities requiring written completion
- **Question and Answer** – These may be either written or verbal
- **Test** (oral, written or practical) – You may be asked to provide answer to a series of set questions or tasks to demonstrate your level of understanding
- **Third Party Report** – This form of evidence is used when a colleague or supervisor can attest in writing as to your competence in relevant tasks and to your skills/ability to be able to undertake them successfully

It is our responsibility to ensure that you are properly prepared prior to every assessment as directed by your training consultant. You will, in all cases, receive clear assessment instructions, including what is needed for you to be assessed as competent in a unit.

If assessed as 'Competent', that particular unit of competency will be recorded as being successfully completed. If assessed as 'Not Yet Competent', your training consultant will suggest strategies for you to reach the required level of competency, within a negotiated time frame.
Your training consultant will provide feedback to you on assessment material submitted.

Assessment Appeals Process:

All students have the right to appeal any assessment decision made by MMTC Ltd if they:

- Believe that the assessment is invalid. and/or,
- Feel that the process was invalid, inappropriate or unfair.

Before making an appeal, we ask that you discuss the matter with either the CEO or the Business Manager to reach a decision. If you are still not happy, you are then entitled to lodge a formal Appeal in writing within 7 days of the initial discussion. Once a formal appeal is lodged a third party will be appointed in an attempt to resolve the issue. Any decision recommended by this part is not binding to either part in the dispute.

You have the right to a support person to be involved at all times during the appeal process.

Please read MMTC Ltd Grievance, Complaints & Appeals Policy & Procedure for more details.
This and other policies are located in the Appendices of this book.

Student Support

Client Counselling Services & Support:

MMTC Ltd caters to diverse client learning needs and aims to identify and respond to the learning needs of all clients. Clients are encouraged to express their views about their learning needs at all stages of their learning experience from the initial induction and enrolment stage.

All clients are encouraged to contact their Training Consultant if they wish to ask about any vocational education and training or personal counselling services available at MMTC Ltd**.**

MMTC Ltd provides suitable resources to help clients to identify their learning needs. The Company is committed to providing clients requiring additional support, advice or assistance while training.

To achieve this and to ensure the quality delivery of training and education, MMTC Ltd provides:

- **Client Vocational Counselling** to improve and extend training outcomes. While this can be achieved on a one-to-one basis with your Training Consultant, Management is required to monitor client progress. Additional support and services include:
  - Education and Career Counselling
  - Assistance when applying for RPL/RCC

- **Personal Counselling Services** are available to all clients and may take the form of advice or referral to other services. Personal counselling services must meet the organisation's code of practice and confidentiality procedures. Personal counselling services include but are not restricted to:
  - Grievance /conflict resolution
  - Stress management
  - Access and equity issues
  - Client welfare and support

- **Language, Literacy and Numeracy (LLN) Support** is available to provide clients with advice and support services in the provision of language, literacy and numeracy assessment services. Clients needing LLN support are identified on enrolment or at the first Monitoring/Assessment visit. MMTC Ltd Training Consultants have a background in identifying and assisting clients with LLN Support and are able to offer clients case by case support in this area.

  LLN skills are generally included and identified in Training Packages and accredited course programs. In identifying LLN requirements, clients need to:
  - Count, check and record accurately
  - Read and interpret
  - Estimate, Calculate and Measure

  Where formalised LLN support is required by the client, extra curricula assistance is available and can be arranged by your Training Consultant.

- **Post Program and Exit Counselling Services** includes assistance with job seeking, resume and interview skills, vocational advice and mentoring. Clients are advised of this service towards the completion of their qualification or course.

Student Privacy:

MMTC Ltd. adheres to Commonwealth and State Privacy Principles which strengthens our own ethical standard and practices regarding client confidentiality
In the course of our many functions, MMTC Ltd. may collect personal, sensitive or health information. MMTC Ltd. keeps this information in strict accordance with the appropriate legislation

Information collected will only be used for the purpose for which it was collected and all records and electronic data are protected from unauthorised use or access. The disposal of information that is no longer required for such purpose will be carried out in accordance with legal and organisational requirements.

No information will be disclosed without your consent unless required by law or a legal authority.

Reasonable access to information will be provided to individuals or their appointed representative should they require detail about personal information held by MMTC Ltd.

Why do we collect personal information?
When you enrol, we ask you for personal information so they we can identify you as a student of MMTC Ltd, and so that we can contact you if necessary (to pass on your results, for example). We try to only collect the information we need, though sometimes we ask questions which are required by government departments (such as “what is your highest level of schooling?”), or where we think we can offer you some extra assistance (such as “do you have a disability?”). MMTC Ltd may also collect sensitive information (for example, health information), with your consent.

What happens if I don’t provide my personal information?
You can choose not to provide your personal details, but then we may not be able to provide you with all the services we offer.

How do we collect personal information?
We generally collect your personal information from your enrolment form, but there may be additional ways in which we ask for your information, such as on a Work Place Agreement Form, where work placement is a part of your course.

What do we do with the information we collect?
Generally, the information we collect about you stays with MMTC Ltd. Sometimes we have to report to government agencies, and this may involve passing on personal details. For example, we are obliged to provide information to government departments upon their request. Of course, those departments must also respect your privacy, and will also have a privacy statement/policy in place.

Details regarding your attendance and ongoing training and assessment may also be provided:

- To your employer, if you are an Apprentice or Trainee
- To your school, if you are a school-based apprentice or trainee
- To your parent or guardian, where you are under 18

No other information will be released without obtaining signed consent in writing for the disclosure of information

How do I know if the information is correct?
We will do everything we can to make sure that the information we hold about you is up to date and correct. You can help us in this by filling out your enrolment form carefully and letting Student Administration know when any of your personal details change.

Can I access my personal information?
You have the right to access your personal information, subject to some exceptions allowed by law. If you would like to do so, please let us know. For security reasons, we will ask you to outline your request in writing, and we may charge a fee for locating the information, depending on the difficulty of the request.

Work Health & Safety:

MMTC Ltd is committed to providing and maintaining a safe and healthy environment for the benefit of all students, visitors and employees.
Management of MMTC Ltd is responsible for ensuring that the level of Occupational Health & Safety is not compromised and recognises its obligations under the Federal and State rules and regulations.

If students have any concerns or notice a condition or practice that seems unsafe, it is important it is brought to the attention of your Training Consultant immediately.

Access & Equity:

MMTC Ltd. is committed to Access & Equity Principles & Processes in the delivery of its services and working environment in accordance with the Sex Discrimination Act, state-based Human Rights and Equal Opportunity Acts, Racial Discrimination Act and Disability Discrimination Act.

In the event of a situation that is considered by students to be in violation of MMTC Ltd.'s Access & Equity Policy, students are required to report the situation to their Training Consultant.

Programs are designed and wherever possible facilities set up to enhance flexibility of delivery in order to maximise the opportunity for access and participation by disadvantaged students. Your Training Consultant can assist you in the sourcing of appropriate support service providers that may help you overcome barriers and/or personal issues.

Student Harassment:

MMTC Ltd will not tolerate any harassment, victimisation, bullying or any such conduct that has the purpose or effect of interfering with an individual's learning, work performance or creating an intimidating, hostile or an offensive learning environment. This includes harassment, victimisation, bullying because of sex, race, national origin, religion, disability, sexuality or age.

Harassment is unlawful under Commonwealth and State Legislation and all harassment, bullying and victimisation are contrary to the duty of care to provide a safe environment for work and learning. (Refer to MMTC Ltd Access & Equity Policy & Procedures). Your Training Consultant will help you identify relevant sources of support and guidance in your local area. Useful contacts include:

- Your Apprentice Connect Australia Provider
- Training Services NSW – 13 28 11
- Victorian Registration and Qualifications Authority (VRQA) – 1300 722 603

Apprenticeship/Traineeship Program

The Apprenticeship/Traineeship program is an employment-based training arrangement that has been designed in consultation with industry to meet the needs of business for well-trained staff.

Your Apprenticeship/Traineeship is certain to contain challenges but overall is designed to provide you with a sense of achievement, and the skills and confidence you will need to continue in the workforce as a valuable, contributory member.

There are three parties in your training and assessment process:

Apprentice and Trainee responsibilities

Active participation:
You should be an active participant in your training and assessment.

It is your responsibility to:

- Complete the assessment activities and any other activities required, to help you work towards acquiring the necessary skills and achieving competency
- Collect evidence that shows you are competent, such as work samples, reports you have written, research you have done and/or assessment activities
- Keep your records neat, organised and up-to-date
- Be prepared to show your supervisor how to do a task
- Advise your Trainer/Teacher if you are unable to keep an appointment
- Present your completed Release Logs Books (if applicable) to your Trainer/Teacher at each visit, or when requested

Maintain your Time Release Log Book (Workplace Training only):
You will be provided with a Monthly Time Release Log Book (see below) in which you need to record all time spent undertaking structured training. This record will form part of the evidence required to gain competency.

Employer Responsibilities:

The employer/workplace supervisor plays an important part in the development of the skills and knowledge of the apprentice/trainee. The employer/workplace supervisor is responsible for:

- Supervising the work duties of the apprentice and trainee and providing opportunities for practice and consolidation of the skills they are developing
- Releasing the apprentice/trainee from their normal work duties for training (see Time Release below)

- Being available to meet with the MMTC Ltd Trainer/Teacher at each training visit (or making an alternative time to catch up) to discuss the progress of the apprentice/trainee
- Signing a Contract Record to verify the face-to-face training visits that take place
- Participating in the assessment process by confirming the assessment strategies are appropriate for the workplace and apprentice/trainee (negotiating changes where necessary) and verifying that the apprentice/trainee is demonstrating the appropriate work skills
- Confirming their agreement with the decision of the Trainer/Teacher that the apprentice/trainee is competent in a unit of competency/cluster of units and/or the qualification as a whole. For apprentices/trainees, the employer must confirm the apprentice/trainee's competence in the workplace at agreed stages during the apprenticeship/traineeship

If an employer/workplace supervisor has any difficulties during the training period, they should talk to the Trainer/Teacher, or contact the Training Manager/Manager of Academic Programs

Time Release
The employer is required to release the apprentice/trainee from their routine work duties to allow them time to train.

The amount of time that an employer has to release and apprentice/trainee depends on the level of qualification in which they are enrolled:

- For apprentices/trainees undertaking a Certificate III or above, they must be released for a minimum of 3 hours per week, averaged over a four-week cycle (for part-time, it is calculated on a pro-rata basis)
- For apprentices/trainees undertaking a Certificate I or II, they must be released for a minimum of 1.5 hours per week, averages of an eight-week cycle (for part-time, it is calculated on a pro-rata basis)

The training activities done by the apprentice/trainee during this time may include:

- Face-to-face training with MMTC Ltd Trainer/Teacher
- Completion of set activities and assessment tasks
- Job rotation
- Instruction in a new process by the Workplace Supervisor
- Practising skills under supervision
- Attendance at seminars and workshops

The dates and time periods of time release, and the activities done must be logged by the apprentice/trainee, and given to the Trainer/Teacher at each visit.

School Based Apprenticeships/Traineeships (SBAT's)

MMTC Ltd also offers school-based apprenticeships and traineeships. SBAT's are designed to give young people a more flexible way of moving from school into the workplace. They allow an apprentice/trainee to combine work and vocational training with their school work. Because the apprentice/trainee is still at school, the school becomes involved in the apprenticeship/traineeship along with the employer. The school is included in all of the arrangements for a SBAT – they will sign off the training plan and arrange for the apprentice/trainee to have their qualification credited towards their Year 12 certificate. (State specific, e.g. VCE, VCAL, HSC etc.)

Murray Mallee Training Company Ltd Code of Conduct – Registered Training Organisation

AIM OF THE CODE

The aim of this Code is to produce the best outcomes for students and/or employers by developing a high-quality, continuously improving service that engenders ethical behaviour between all parties.

The Code is:

- A framework for the delivery and recording of high-quality training services to customers.
- A means for improving delivery of training services.
- A means for developing a flexible, innovative training service that is responsive to both industry and student needs that is consistent in providing high-quality service that is cost effective to students, industry, the State Training Authority and MMTC Ltd.
- A reference point to assess the quality and relevance of services, and a means of encouraging a co-operative approach for addressing issues in relation to the service delivered.
- A method of identifying inadequacies or problems in the delivery of training services.
- A consumer protection measure for customers that encourages them to take action to improve service quality.

THE CODE HAS SIX PRINCIPLES

Principle One: Ethical, Respectful and Fair Treatment

(The quality of the relationship with the customer)

This aim will be achieved through:

- Conducting all business in a manner that is ethical.
- Providing accessible, well-presented premises which have clear signs and which provide for people with special needs.
- Recognising the special needs of students and employers through acknowledgment and consideration of individual circumstances and backgrounds.
- Seeking feedback from customers wishing to comment on and discuss the services.
- Complying with any relevant legislative requirements.
- Recruiting or contracting appropriately experienced and qualified staff and training them as required to meet quality training & service objectives.
- Use of external expertise, or referral of students to other organisations, when necessary, to meet the training needs of the student and employer.
- Informing students and employers of their rights and responsibilities regarding the training services offered.
- Regular face-to-face contact in line with Government Funded Training Program Guidelines.
- Following up a new student within four weeks, and if necessary, providing support to promote better retention and outcome rates.
- Provision of all relevant training materials in accordance with training package requirements in a timely manner.
- Provision of proper explanation of Fees & Charges Policy.

Principle Two: Delivery of Services

(The quality of information, advice and assistance provided to customers)

This aim will be achieved through:

- Explaining the objectives of the training program including the responsibilities of all parties.
- Providing accurate and easily understood advice about the training services.
- Providing students and employers an explanation as soon as possible of any reasons for making any decisions that may affect them.
- Displaying training related brochures, leaflets and posters.
- Provide referral information to other relevant services e.g., New Apprenticeship Centres.
- Striving to achieve the best possible training outcome for each student.
- Providing accurate and up to date information on training programs.
- Ensuring all relevant resources and tools are utilised to improve assessment and training outcomes including the appropriate marketing and use of RPL/RCC.
- Establish a schedule for Assessment/Monitoring appointments that is convenient to both the student and employer.
- Provide employers and students with feedback on Assessment results including any suggested action required to address skills gaps.
- Keeping accurate, comprehensive and secure records.
- Providing access to records as required.
- Providing Certificates/Statement of Attainment/Results in a timely manner that accurately reflect the training outcome achieved.

Principle Three: Prompt, Courteous Service

(How MMTC Ltd responds to service enquires from customers)

This aim will be achieved through:

- Answering telephones promptly and courteously and directing calls to staff who can provide the assistance required.
- Responding promptly to letters and faxes in writing or by telephone.
- Staffing the counter with people who are familiar with all the services offered and have a strong customer focus.
- Keeping appointment times or advising job seekers and employers at least one working day in advance of changes, whenever possible.
- Responding to reasonable queries within one working day and when that are not possible informing the customer when their queries will be answered.
- Addressing students and employers in a friendly and courteous manner.
- Agreeing on the frequency and duration of appointments with students and employers, and keeping to that commitment.
- Explaining to students and employers how long it will take to complete tasks, such as Assessment and/or Monitoring.
- Advising students and employers of the internal complaints process.
- Explaining all decisions or providing relevant information in writing if requested.
- Providing information, report to and comply with relevant Government legislation and contractual requirements.

Principle Four: An effective complaints process
(Providing a complaints process for all customers)

This aim will be achieved through:
- Displaying the Code of Practice and ensuring that students and employers are fully aware of the Code.
- Use of the internal complaints system to deal fairly with complaints.
- Provision of information on other avenues, including STA Representatives, that may assist with the resolution of a complaint as requested or required.
- Ensuring the Code is implemented ensuring staff are aware of it.
- Dealing with issues raised by students and employers.
- Ensuring that no student or employer experiences any disadvantage by making a complaint.
- Advising students and employers of the steps to take to change to another Training Provider in the case of an irretrievable breakdown.
- Responding positively and co-operatively to matters raised by STA Officers and Representatives.

Principle Five: Confidentiality
(Meeting all customers privacy requirements)

This aim will be achieved through:
- Ensuring that the only information collected from students and employers is relevant and required.
- Ensuring information is not distributed to any other unauthorised person or body without the consent of the student or employer.
- Ensuring all files and records are secure.
- Non provision of training results or details to unauthorised persons or organisations without the consent of the student.

Principle Six: Responsible Advertising
(Advertising in a responsible manner)

This aim will be achieved through:
- The use of advertising that is accurate and consistent with community standards.
- Compliance with relevant Commonwealth and State Legislation, such as Fair Trading, Trade Practices, and Equal Opportunity Law; and present a positive view of training and training opportunities.
- Use of marketing materials that promote higher participation rates in training.

MURRAY MALLEE TRAINING CO. LTD.

Fees and Charges Policy

FEES AND CHARGES POLICY:

The purpose of these guidelines is to provide an understanding for the application of tuition fees for individuals enrolling into training programs with MMTC Ltd.'s RTO.

MMTC's Fees and Charges Schedule will apply from 1st January, 2026 and is applicable to all enrolments in Government Funded Training Programs.

This schedule may be changed from time to time in consideration of Ministerial Directions regarding the application of Fees and Charges.

Note: MMTC Ltd does not charge fees in advance. All fees are charged and collected at/after enrolment.
MMTC Ltd does not charge any other fees than those listed below for Government Subsidised Training.
MMTC Ltd does not charge fees in excess of $1500 in any one year

Payment of Fees:

All fees are payable within 14 days of receipt of invoice.

Calculation of Fees for Recognition of Prior Learning (RPL):

MMTC Ltd may apply a charge for any assessment conducted as RPL only if the assessment is conducted at the request, or with consent of the student. A fee will be determined at the time of request in consideration of the application.

Victorian Fees:

Calculation of Fees:

For each enrolment a tuition fee will apply by calculating the total number of scheduled hours of government funded training which a person enrols to undertake in each calendar year of training is to be delivered. Refer to Tuition Fee Schedule below.

Concession Tuition:

For enrolments in courses at the Certificate IV level and below, MMTC Ltd will charge the concession fee to an individual who, prior to the commencement of training, holds a current and valid:

a. Commonwealth Health Care Card;
b. Pensioner Concession Card; or
c. Veteran's Gold Card; or
d. An alternative card or concession eligibility criterion approved by the Minister for the purpose of these Guidelines.

The concessions provided for at (a) & (b) also apply to the dependant spouse or dependent child of the card holder.

MMTC Ltd must retain a copy of the relevant concession card specified above.

Refer to Tuition Fee Schedule below.

TUITION FEE SCHEDULE:
2026 Tuition Fee Schedule for enrolments in courses that commence on or after 1st January, 2026.

NOTE: Costs are calculated for 'Eligible Individuals' under Victorian Skills First program

Course Title	Certificate Level	Tuition Fee per Hour	Concession Fee	Nominal Hour Range
Agriculture	II & III	$2.17	$0.44	370-1680
Horticulture	II & III	$2.17	$0.44	560-1460
Automotive	II & III	$2.17	$0.44	275-1360
Business	II, III & IV	$2.17	$0.44	365-665
Construction	II & III	$2.17	$0.44	712-1246
Engineering	III	$2.17	$0.44	390-1000
Retail	II & III	$2.17	$0.44	420-535
Transport & Logistics	II	$2.17	$0.44	570-840

NSW Fees:
Fees as payable per training year or part thereof calculated on a pro-rata basis as per the Smart & Skilled Guidelines.
A Smart & Skilled Student Eligibility Enquiry Report will be provided to each student wishing to enrol. This report will provide the student with the total or their Student Fee.
Fees are to be collected on enrolment at the beginning of each year of training.
NSW apprentices commencing their Smart and Skilled apprenticeship training on or after 1 July 2018 may be eligible for fee free training. Neither the student nor the employer will have to pay the qualification student fee. This amount, of up to $2000, will be paid by the Department directly to the training provider. Eligibility criteria apply.
Apprentices who are not eligible for the Free Fee Subsidy-Enrolment Fee-$2000.
NSW trainees commencing their Smart and Skilled apprenticeship training on or after 1 January, 2023 may be eligible for fee free training. Neither the student nor the employer will have to pay the qualification student fee. This amount, of up to $1000, will be paid by the Department directly to the training provider. Eligibility criteria apply.
Trainees who are not eligible for the Free Fee Subsidy-Enrolment Fee-$2000.

Fee Exemptions:
- Australian Aboriginal and Torres Strait Islander students are exempt from paying Fees.
- 2026 Fee Exemption Application Form must be completed and submitted with enrolment.
- Students who receive a disability support pension and students with a disability are exempt from paying NSW Fees for one NSW Course enrolment per year.
- Students who receive one or more eligible Commonwealth benefits or allowances at the time of their enrolment may be eligible to pay a concession fee rather than the full NSW fee.
- If you are a recipient of an eligible benefit or allowance, the concession fee may also be available to your dependent child, spouse or partner

ACT Fees:
Are charged in line with Ministerial Directions. The Fees for 2026 are $500. This includes the compulsory $350 Student Fee.

QLD Fees:

Course Title	Certificate Level	Course Fee per Hour	Concession Fee
Certificate II in Supply Chain Operations (School based only)	II	No Fee	No Fee
Certificate III in Automotive Glazing Technology - 750 Hours	III	$1.60	$0.64

Free Apprenticeships for under 21s and under 25s:

Under 21:
To be eligible, an apprentice or trainee must be under 21 years of age and commence in a Training Contract on or after 1 July 2019 in a designated Free apprenticeship qualification specified on the department's User Choice Price List.
Other eligible apprentices or trainees are those:

- Enrolled in a qualification under the Year 12 Fee Free initiative prior to 1st July, 2019 and will continue their qualification under Free Apprenticeships
- Under 21 years of age from 30th June, 2019 and commenced in a Training Contract prior to 1st July, 2019 in a designated Free Apprenticeship Qualification. Free Apprenticeships will apply to unit of competency/modules commencing on or after 1st July, 2019.

Under 25:
To be eligible, an Apprentice or Trainee must be aged between 21 years and under 25 years of age and commence in a Training Contract on or after 1st January, 2021 in a designated Free Apprentice Qualification specified on the Departments' User Choice Price List. Other eligible Apprentices or Trainees are those:

- Aged between 21 years and under 25 years from 31st December, 2020 and commenced in a Training Contract prior to 1st January, 2021 in a designated Free Apprenticeship Qualification. Free Apprenticeships will apply to units of competency/modules commencing on or after 1st January, 2021. Apprentices claiming under the Free Apprenticeships for under 21s initiative are not eligible.

Partial exemption - tuition fees
40 per cent of the student contribution fee will apply where the participant falls into one or more of the following exemption categories:

- The participant was or will be under 17 years of age at the end of February in the year in which the SAS provides training, and the participant is not at school and has not completed year 12.
- The participant holds a Health Care Card or Pensioner Concession Card issued under Commonwealth law, or is the partner of or a dependent of a person who holds a Health Care Card or Pensioner Concession Card, and is named on the card.
- The participant provides an official form under Commonwealth law confirming that the participant, his or her partner or the person of whom the participant is a dependant, is entitled to concessions under a Health Care Card or Pensioner Concession Card.
- The participant is an Aboriginal or Torres Strait Islander person.

Full exemption - tuition fees
A full exemption from the student contribution fee may apply where the participant falls into one or more of the following exemption categories:

- Where payment of the student contribution fee would cause extreme financial hardship.
- Where the Queensland Government, as represented by the departmental officer responsible for the User Choice budget, advises in writing that fees are optional.

A full exemption from the student contribution fee will apply where the participant falls into one or more of the following exemption categories:

- where credit transfer/national recognition has been applied to a unit of competency/module
- the participant is a school-based apprentice or trainee
- the participant is undertaking a qualification as part of the Skilling Queenslanders for Work - Work Skills Traineeship program.

WA VET Fees & Charges:
Course Fees for 2026 are:

Course Title	Certificate Level	Course Fee per Hour	Concession Fee
Certificate II in Supply Chain Operations*	II	$3.25	$0.97
Certificate III in Roof Tiling*	III	$3.25	$0.97
Certificate III in Automotive Glazing Technology*	III	$3.25	$0.97

*Excludes Existing Worker Traineeships
**Concessions are not available for Existing Worker Traineeships

Existing Worker Trainees at any qualification level are charged at a fee rate of $5.79 per nominal hours.

CONCESSIONS ON COURSES:
The following students are entitled to the concession rate on course fees:
Persons and dependants of persons holding:

- A Pensioner Concession Card.
- A Repatriation Health Benefits Card issued by the Department of Veteran's Affairs.
- A Health Care Card.
- Persons and dependants of persons in receipt of AUSTUDY or ABSTUDY.
- Persons and dependants of persons in receipt of the Youth Allowance.
- Persons and dependants of persons who are inmates of a custodial institution.
- Secondary school-aged persons, not enrolled at school.

If the concession is valid for the full enrolment period, then all eligible units commenced within that period attract the concession rate. If the concession is valid for part of the enrolment period, then only eligible units commenced on or after the start date and prior to the expiry of the concession attract the concession rate.

VET in Schools:
Secondary school students are exempt from course and resource fees if they:

- are enrolled at school, as defined by State or Territory legislation; and
- are undertaking a VET course.

Fee Caveat:
The student tuition fees are indicative only and are subject to change given individual circumstances at enrolment. Additional fees may apply such as Student service and resource fees.

Fee Protection:
Murray Mallee Training Company Ltd accounts and records clearly distinguish income and expenditure for fee-for-service training from government funded training.
Murray Mallee Training Company Ltd has established and maintains a separate ledger account to record receipt of income from tuition contributions and payment of refunds of tuition contributions.
Murray Mallee Training Company Ltd keeps records and evidence to support fee waivers and concessions granted.
A copy of the Statement of Fees is kept in the students file along with any details of any refunds for a period of 7 years after the cessation of student's study.
Murray Mallee Training Company Ltd ensures that any fees paid in advance of training are protected by maintaining a financial Guarantor arrangement with our financial institution.
A Statement of Fees is produced for each Trainee/Apprentice upon enrolment. This is given to the Apprentice/Trainee upon enrolment and a copy is also given to the Employer. A copy is placed in the Apprentice/Trainee File. The Statement of Fees also indicates who will pay the Tuition Fee – Apprentice/Trainee or Employer.

Refunds:
- Refunds will be payable to Students who withdraw from a course up until four (4) weeks after the commencement of the course. Refunds will be full apart from the minimum charge.
- A full refund will be provided where the student takes up a place at another educational institution.
- Refunds will be payable (less the minimum charge) to Student's on a pro-rata basis for students who withdraw after the four (4) week commencement period.
- Refunds will be payable to Australian Apprentices who withdraw due to extended illness supported by a medical certificate.
- Where MMTC Ltd cancels the enrolment at any time fees will be refunded in full or pro-rata dependant on the training period completed.
- All refunds must be approved by the Business Manager/Internal Auditor.

Appeals:
Appeals relating to the above Policy should be directed to the CEO, Murray Mallee Training Company Ltd, PO Box 254 (335-339 Campbell Street), SWAN HILL, 3585.

Recognition of Prior Learning (RPL) Policy and Procedures

What is Recognition of Prior Learning (RPL):

If you know you are competent in the learning outcomes detailed in the module(s) you are enrolled in, you can apply for RPL. Recognition is granted as a result of identifying and assessing your previous and current formal and informal education and training, work experience and/or life experience and knowledge. The details are measured against pre-determined performance standards, which have been determined by industry, from a learning module(s), unit or element of competency listed in an accredited training package or course. To prepare for RPL you should indicate your decision to apply for RPL when completing your enrolment or as soon as possible after your induction program.

Principles:

Individuals who are granted Skills Recognition will be issued with the relevant qualifications as appropriate. There are two types of applications:

1. Standard exemptions/credits for previous formally recognised training
2. Applications for non-formally recognised training

Policy:

- Murray Mallee Training Company Ltd will ensure that all prospective students are provided with a copy of the Skills Recognition Assessment Policy and Procedure
- Murray Mallee Training Company Ltd will ensure that an individual's prior learning is recognised irrespective of how or where the learning has taken place
- Murray Mallee Training Company Ltd will ensure that the skills recognition process is valid, reliable, flexible and fair. Evidence collected to support this process will be valid, sufficient and authentic
- Applications for Skills Recognition will be assessed by a person or persons with relevant qualifications and technical expertise

Procedure:

- RPL is available on provision of verification at the beginning of a course. Clients can not apply for RPL at the end of their course.
- Obtain a copy of the RPL Procedure, Information and Application Form from your Training Consultant
- Decide which module(s) you are applying for
- Provide an Evidence Portfolio in line with the Assessment Criteria in the module information.
- Seek peer assessment
- Arrange for a direct practice observation of your competence if applicable
- Challenge a formative assessment of relevant underpinning knowledge and skills i.e. participating in a set assignment.
- Applicants may appeal a decision. Appeals should be lodged with the Business Manager, Murray Mallee Training Company Ltd, PO Box 254, Swan Hill, 3585.

Evidence for RPL may include:

- Evidence of current competence
- Performance, demonstration, or skills test
- Workplace or other pertinent observation
- Oral presentation
- Portfolio, logbook, task book, projects or assignments
- Written presentation
- Interview
- Simulations

Clients seeking recognition are provided with:

- RPL Procedure, Information and Application form
- Performance criteria for competency learning outcomes
- Guidance on identifying, gathering and submitting evidence of your achievements
- Guidelines as to possible sources of evidence
- Opportunities for further support and application assistance from a trained member of staff
- The opportunity for refresher learning prior to assessment
- The opportunity to negotiate the form of assessment

Grievance, Complaints & Appeals Policy & Procedure

Complaint Handling Policy:

Murray Mallee Training Company Ltd. is committed to providing a fair and transparent complaint handling process.

What is a complaint?

A complaint is generally negative feedback about services or people which has not been resolved locally.

Who does this policy apply to?

- This policy applies to and may involve issues concerning the conduct of:
- Murray Mallee Training Company Ltd. as an organisation, it's trainers, assessors or other staff;
- Third party services provided on behalf of Murray Mallee Training Company Ltd., its trainers, assessors or other staff; or
- A learner of Murray Mallee Training Company Ltd.

This is an important point to note in understanding that this policy has a broad application and is not simply relevant to complaints that may be made by learners. A complaint may be made by an employer about Murray Mallee Training Company Ltd. or by the trainer about the conduct of the learner. Throughout this policy we refer to the person making a complaint as simply the complainant.

Complaint Handling Procedure:

Murray Mallee Training Company Ltd. will apply the following procedure to its complaint handling:

- A complaint may be received in any form (written or verbal) although persons seeking to make a complaint are recommended to complete the complaint form which is available to them on the website. There is no time limitation on a person who is seeking to make a complaint.
- The complainant must be provided a written acknowledgement as soon as possible and no later than 24 hours from the time the complaint is received using the written acknowledgement email template. The acknowledgement must inform the complainant that they will receive a written response within 14 days and explain the complaints handling process and the person's rights and obligations.
- The complaint must be entered into the complaints and appeals register. The complaints and appeals register identifies the complainant, relation with Murray Mallee Training Company Ltd., nature of complaint, findings/outcomes, any links with the Continuous Improvement report and the dates received & closed. Prior to entering the complaint form into the register, check if the person has not already submitted a complaint, if it is accurately recorded or if it has been recorded as a subsequent contact.
- The complaint is forwarded to the Chief Executive Office for review. The CEO will determine if the complaint requires further investigation or consultation.
- Where a complaint is made about or involves allegations about another person, Murray Mallee Training Company Ltd. is obliged to inform this person about this complaint or allegation and provide them the opportunity to respond and present information in response to the issues raised.

- Where a complaint is received by Murray Mallee Training Company Ltd. which involve allegations about alleged criminal conduct, Murray Mallee Training Company Ltd. are to recommend the person making the complaint refer the matter to the relevant State or Territory Police Service.
- The CEO reviews the outcomes of the investigation/consultation and determines the complaint response within an acceptable timeframe. The complaints response letter template can be used to identify the findings and outcomes to the complainant.
- Murray Mallee Training Company Ltd. shall maintain the enrolment of the complainant during the complaint handling process.
- Decisions or outcomes of the complaint handling process that find in favour of the learner shall be implemented immediately.
- The complainant is entitled to be heard with access to all relevant information and with the right of reply ensuring natural justice and procedural fairness is applied at every stage of the complaint process.
- Murray Mallee Training Company Ltd. must request written acknowledgement from the complainant once the complaint has been resolved.
- Complaint handling procedures should conclude with an analysis of the circumstances to identify any opportunities for improvement.
- The complaint must be accurately updated and recorded in the Complaints Register.

Privacy Protection Policy

Murray Mallee Training Company Ltd. is a Registered Training Organisation with responsibility for delivering vocational education and training. Murray Mallee Training Company Ltd. collects and stores personal information on our learners and industry clients. Murray Mallee Training Company Ltd. complies with the Privacy Act 1988 (Commonwealth). This policy describes how Murray Mallee Training Company Ltd. collects, manages, uses, discloses, protects, and disposes of personal information in accordance with the thirteen Australian Privacy Principles (APPs) outlined in Schedule 1 of the Privacy Amendment (Enhancing Privacy Protection) Act 2012.

Definitions:
Under the Privacy Act 1988 and Privacy Amendment (Enhancing Privacy Protection) Act 2012 (s6(1)), personal and sensitive information is defined as follows:

- Personal information: "information or an opinion about an identified individual, or an individual who is reasonably identifiable:
- whether the information or opinion is true or not; and
- whether the information or opinion is recorded in a material form or not."
-

Sensitive information:
(a) information or an opinion about an individual's:

- racial or ethnic origin, or
- political opinions, or
- membership of a political association, or
- religious beliefs or affiliations, or
- philosophical beliefs, or
- membership of a professional or trade association, or
- membership of a trade union, or
- sexual preferences or practices, or
- criminal record, that is also personal information; or

(b) health information about an individual; or
(c) genetic information about an individual that is not otherwise health information; or
(d) biometric information that is to be used for the purposes of automated biometric verification or biometric identification; or
(e) biometric templates.

Authority to Collect and Store Information:
Murray Mallee Training Company Ltd. is an approved Registered Training Organisation by the Australian Skills Quality Authority. This registration is issued under the authority of the National Vocational Education and Training Regulator Act 2011. This legislation requires Murray Mallee Training Company Ltd. to collect personal and sensitive information from its learners. This requirement is specified in the Data Provision

Requirements 2012 which is one of five legislative instruments that Murray Mallee Training Company Ltd. must comply with as a condition of its registration.

The date provision requirements require Murray Mallee Training Company Ltd. to collect data from learners in accordance with the Australian Vocational Education and Murray Mallee Training Company Ltd. Information Statistical Standard (AVETMISS). This is a complex information standard that defines information about who the learner is, where the training is delivered and what they are studying. The Standards for Registered Training Organisations require Murray Mallee Training Company Ltd. to retain and store this information for up to 30 years and to report training activity to government agencies in accordance with mandatory reporting requirements.

Together these requirements form a statutory obligation to collect, store and report information of any learner participating in nationally accredited training. The publications referred to in this section can be accessed from the ASQA website.

Collection and Use:
Murray Mallee Training Company Ltd. collects personal information, either directly or indirectly, that is reasonably necessary for, or directly related to its delivery of the services it offers. Some of the information collected may be regarded as 'sensitive' as defined by the Privacy Act.

Solicited Information:
Contact information such as name, organisation, position, address, telephone, and email are collected for marketing, support services, mandatory reporting and for communicating with stakeholders as part of our day-to-day operation. In addition to information collected training activity, Murray Mallee Training Company Ltd. will also collect, store and report information relating to satisfaction surveys, complaint handling and on our client employers. Names, addresses, phone numbers, emergency contact details, bank account details and other employment related information is collected from employees for the purpose of managing human resources. The management of staff personal information complies with this policy.

Collection Methods:
Learner personal and sensitive information as well as training activity information is prescribed by the AVETMIS Standard. This information is collected directly from our learners using enrolment forms which may be paper based or electronic and other administrative forms including but not limited to complaint forms, recognition application, request for refund, transfer application, etc. Much of this information is entered into our student management system. Hard copy records are retained within our learner files.
Survey responses are collected using our Employer and Learner Satisfaction Surveys which are issued both in hard copy and electronic format. These survey results are returned to the main office and entered into our survey analysis software "Satisfaction Data". Survey forms once entered into Satisfaction Data are either destroyed if hard copy or permanently deleted if in electronic form.

Enquiry information from prospective learners including personal contact information is collected directly from individuals who make data requests either by telephone or email in person or via our website.

Murray Mallee Training Company Ltd. personal information is collected from individuals on employment commencement.

Sensitive Information:
Personal information collected by Murray Mallee Training Company Ltd. that may be regarded as 'sensitive' under the Privacy Act includes:

- Disability' and 'long-term impairment status' (health); and 'indigenous status', 'language spoken at home', 'proficiency in spoken English', 'country of birth' (implies ethnic/racial origin). This information is specified in the AVETMISS data elements and is collected for the national VET data collections, national VET surveys, and may be collected for VET-related research.
- Dietary requirements' (health-related) are collected for event catering purposes only.
- Biographical information, which may contain information on 'affiliations' and 'membership of a professional or trade association' are obtained from key note speakers for event marketing purposes.
- Memberships of professional associations' and 'health and work injury information' is collected from Murray Mallee Training Company Ltd. employees for HR management purposes.

Direct Marketing:
Murray Mallee Training Company Ltd. respects an individual's right not to receive marketing material, and provides an option within communications and on its website for individuals to unsubscribe from receiving marketing material. Murray Mallee Training Company Ltd. conducts its marketing communications and dissemination of service information in accordance with Australian Privacy Principle 7 (Direct marketing), the Spam Act 2003 (in respect of electronic communications), and the Do Not Call Register Act 2006. It is not, however, Murray Mallee Training Company Ltd. practice to 'cold call' for the purpose of marketing its products and services.

Google Analytics and Cookies:
Google Analytics is a web service provided by Google Inc. Cookies are used to generate data on website activity and usage. The cookies, which include IP addresses, are transmitted to and stored in Google servers in the United States where they are used to compile web-use reports. Google may transfer this information to third parties, where required by law, or for information processing on its behalf. Google will not associate IP addresses with any other data held by Google. More information on Google's privacy policy can be found at: https://www.google.com.au/intl/en/policies/privacy/. It is possible to disable cookies by adjusting web-browser setting and to opt-out of Google Analytics (https://tools.google.com/dlpage/gaoptout). Doing so, however, may affect web-site functionality.
The Murray Mallee Training Company Ltd. web servers automatically log information such as server address, date and time of visit and web pages accessed. No personal information is recorded. These logs are used for website management and improvement.

Unsolicited Personal Information:
If Murray Mallee Training Company Ltd. should receive unsolicited personal information, it will be treated and managed according to the Australian Privacy Principles.

Notification of Collection:
Murray Mallee Training Company Ltd. aims to notify individuals of the collection of their personal information before, or at the time of collection, or as quickly as possible thereafter. Notifications are usually in writing, but may be verbal for telephone help-desk services, or research conducted by telephone interview.

- Marketing – notification is provided on our website course application page. Individuals are also notified at the time of collecting personal information for events. A privacy notice is provided in all Murray Mallee Training Company Ltd. marketing communications.

- Quality Indicator surveys – notification is provided in the letter of invitation to participate in the surveys and also at the time of collecting the information (online or by telephone).
- Murray Mallee Training Company Ltd. staff – Notification is provided on employment commencement.

Disclosure of Personal Information:
Murray Mallee Training Company Ltd. does not disclose personal information other than for the purpose for which it was collected, or an individual has consented to a secondary purpose, or an individual would reasonably expect this (such as receiving communications about upcoming events), or if required by law.

Murray Mallee Training Company Ltd. may share personal information with the Commonwealth government in accordance with Commonwealth contractual obligations. In these circumstances, Murray Mallee Training Company Ltd. will take reasonable steps to inform and seek consent from the individuals concerned and take all reasonable steps to ensure that the recipient handles the personal information according to the APPs.

Murray Mallee Training Company Ltd. does not sell its mailing lists to third-parties for marketing purposes.

Murray Mallee Training Company Ltd. does not disclose personal information to overseas recipients. While people around the world can access material published on our website, no statistical or research publications contain identifiable personal information.

Management of Personal Information:
Murray Mallee Training Company Ltd. endeavours to ensure the personal information it collects and uses or discloses is accurate, up to date, complete and relevant. Murray Mallee Training Company Ltd. routinely updates the information held in its customer relationship management system. This includes confirming with learners who are returning for a new enrolment if their personal contact details have changed.

Access to and Correction of Personal Information:
Individuals may, subject to the exceptions prescribed by the Australian Privacy Principles, request access to and correction of their personal information where this is collected directly from individuals by Murray Mallee Training Company Ltd.
Murray Mallee Training Company Ltd. does not charge for giving access to or for correcting personal information. Requests for access to or correction of personal information should be made in accordance with the learner access to records policy.

Information Retention and Disposal
Personal information is held in electronic and paper format:

- Information collected from learner enrolment applications and survey responses is held in databases.
- Names and contact details of stakeholders are held within the student management system and email contact lists.
- Names and contact details collected during the delivery of services may be held either in electronic form in Murray Mallee Training Company Ltd. document management system or in paper documents which are locked in cupboards and filing cabinets.
- Personal staff information is held within the student management system and HR management, pay roll database.

- Backup copies of all electronic files held in Murray Mallee Training Company Ltd. systems are kept in the event of system failure/loss. All backup copies of system files are secured.

Murray Mallee Training Company Ltd. retains personal information for 30 years. When personal information is no longer necessary for Murray Mallee Training Company Ltd. business functions, and it is lawful to do so, Murray Mallee Training Company Ltd. destroy the information.

Information Security:
Murray Mallee Training Company Ltd. takes active steps to protect personal information from misuse, interference and loss, and from unauthorised access, modification or disclosure.

- Murray Mallee Training Company Ltd. systems and internal network are protected from unauthorised access using appropriate technologies. Most system data transferred over the internet is protected by Secure Socket Level protocol (SSL). The inherent risks associated with data transmission over the internet are, however, commonly acknowledged. Individuals, who do not wish to provide their personal information via the online website forms have the option of mailing this information to Murray Mallee Training Company Ltd.
- Access to the student management system is protected through user log-on and password, and assignment of user access rights.
- Third-party providers used by Murray Mallee Training Company Ltd. for the delivery of services are all located within Australia and are required to be compliant with the Australian Privacy Principles and offer appropriate safeguards to protect personal information.
- Murray Mallee Training Company Ltd. premises and data storage systems are fully secured. Murray Mallee Training Company Ltd. practices clean-desk policy and locking workstations when working with personal information. Paper documents containing names and addresses are required to be locked away and shredded when destroyed. All hardware is properly 'sanitised' before disposal.

Complaints and Concerns:
Complaints or concerns about Murray Mallee Training Company Ltd. management of personal information should be directed in writing to Murray Mallee Training Company Ltd. Chief Executive Officer. Murray Mallee Training Company Ltd. will respond in writing within 10 business days. Complaints received by Murray Mallee Training Company Ltd. will be managed in accordance with the Grievance, Complaints and Appeals Policy.

Access & Equity Policy And Procedure

Policy Statement:

Murray Mallee Training Company Ltd is engaged in a geographically diverse business and employs and provides services to a cross section of people from equally diverse social, political and cultural backgrounds in providing products and services to our clients. We aspire to recognise and benefit from the differences in experience and perspectives that our employees bring to the business.

We aim to give every job applicant and employee a fair go. We recruit and promote on the basis of merit; that is, the person who is best for the job will get the job.

As an employer, Murray Mallee Training Company recognises the rights of individuals and groups to be free from discrimination and harassment on grounds applicable in the employee's State of employment based upon applicable State and Federal anti-discrimination legislation which may include:

Federal Legislation:

- Racial Discrimination Act 1975
- Sex Discrimination Act 1984
- Disability Discrimination Act 1992
- Human Rights & Equal Opportunity Commission Act 1986
- Workplace Gender Equality Act 2012
- Age Discrimination Act 2004
- Fair Work Act 2009

State Legislation:

- Australian Capital Territory Discrimination Act 1991 (ACT)
- New South Wales Anti-Discrimination Act 1977 (NSW)
- Northern Territory Anti-Discrimination Act 1996 (NT)
- Queensland Anti-Discrimination Act 1991 (QLD)
- South Australia Equal Opportunity Act 1984 (SA)
- Tasmania Anti-Discrimination Act 1998 (TAS)
- Victoria Equal Opportunity Act 1995 (VIC)
- Western Australia Equal Opportunity Act 1984 (WA)

Employees are bound to comply with all such legislation.

The Company recognises the rights of individuals and groups to be free from discrimination and harassment on unlawful grounds applicable in the State of employment – which may include grounds such as:

- Race
- Colour
- Sex
- Age
- Impairment/Disability Marital status
- Parental Status
- Religious beliefs of activities

- Pregnancy
- Political beliefs or activities
- National extraction or social origin
- Carer status
- Industrial activity
- Breastfeeding in Public
- Lawful sexual activity
- Sexual orientation
- Gender identity

Murray Mallee Training Company accepts its responsibility in relation to these rights for people while they are engaged in activities undertaken as part of their employment with the organisation.

Murray Mallee Training Company is also committed to ensuring that the working environment is free from Bullying and workplace violence. We believe all employees should be treated with respect, fairly and in a reasonable way. We require employees to treat each other and speak to each other in a respectful and reasonable manner.

Bullying and Workplace Violence is illegal under a range of applicable Federal and State legislation including:

- Applicable State Workplace Health and Safety Legislation
- Fair Work Act 2009

Any form of harassment, discrimination, bullying or workplace violence in the workplace will not be tolerated. There will be disciplinary consequences for employees who engage in such conduct in the workplace. This may include termination.

Murray Mallee Training Company is therefore committed to ensuring that:

- Harassment, discrimination, bullying and workplace violence complaints are treated seriously;
- Complaints are attended to promptly and confidentially;
- Complaints are investigated impartially;
- Action is taken to ensure that misconduct does not continue; and
- Complainants and witnesses are not victimised in any way.

(a) What is Equal Employment Opportunity (EEO)?

EEO means that employees are treated fairly and equitably. It means that employees are judged on their ability to do the job based on merit – skills, qualifications and experience, rather than assumptions about them because of different characteristics such as their sex, race marital status, disability, etc. It also means promoting a working environment that is free from sexism, racism, sexual harassment and other forms of discrimination. This applies to customers, fellow employees and independent contractors.

EEO legislation deals with three main areas of practical concern:

- discrimination
- harassment
- affirmative action

This policy also addresses:

- bullying
- workplace violence

(b) Discrimination

Discrimination, which includes both direct and indirect discrimination, is essentially any practice that makes distinctions between individuals or groups so as to disadvantage some or advantage others. Direct discrimination refers to individual actions or behaviour usually resulting from prejudice or stereotypical thinking. Indirect discrimination involves instances where certain groups are unreasonably excluded or otherwise disadvantaged by apparently neutral policies, practices, procedures or decisions that are unfair or unequal in their effect.

Under Federal, State and Territory legislation, Murray Mallee Training Company will ensure that direct or indirect discrimination on the grounds listed in section 1 of this policy does not occur in its work environment or dealings with the public.

Murray Mallee Training Company will ensure that current and prospective employees receive fair and equitable treatment.

Unlawful discrimination will not be tolerated by Murray Mallee Training Company. Employees found engaging in discriminatory conduct will be subject to disciplinary action, including termination.

(c) Harassment

Murray Mallee Training Company is committed to providing all employees with a harassment-free work environment.

Harassment is a form of discrimination. It consists of unwelcome, embarrassing, unsolicited, offensive, abusive, belittling or threatening behaviour directed at an individual or group because of some real or perceived attribute such as a person's ethnicity, sexuality, or disability in circumstances which a reasonable person, would have anticipated that the person harassed would be offended, humiliated or intimidated.

Harassment may be any one or more of the following:

- practical jokes
- bullying
- a demand or inappropriate request for sexual/romantic favours
- crude jokes, derogatory comments, offensive messages or phone calls
- graffiti with racial overtones
- name calling, physical threats and offensive gestures
- campaigns of hate and silence
- leering, patting, pinching, touching
- displays of offensive posters, pictures or graffiti

If such behaviour makes an employee feel offended, humiliated or intimidated, then harassment and/or discrimination is occurring in the workplace and action is required.

Harassment can occur on the basis of any of the grounds of discrimination.

(d) Sexual Harassment

A person sexually harasses another if:

- The person makes an unwelcome sexual advance, or an unwelcome request for sexual favours to the other person; or
- The person engages in other unwelcome conduct of a sexual nature in regard to the other person; in circumstances in which a reasonable person, having regard to all the circumstances, would have anticipated that the other person would be offended, humiliated or intimidated.

Examples may include:

- leering, patting, pinching, touching
- a demand or inappropriate request for sexual/romantic favours
- uninvited kisses or embraces;
- smutty jokes or comments;
- making promises or threats in return for sexual favours;
- displays of sexually graphic material;
- sexual insults or taunting;
- repeated invitations to go out especially after being refused previously;
- flashing or sexual gestures;
- sex-based insults, taunts, teasing or name-calling;
- unwelcome physical contact such as massaging a person without invitation or deliberately brushing up against them.

Sexual Harassment is unacceptable at Murray Mallee Training Company.

(e) Bullying

Workplace bullying is aggressive behaviour that intimidates, humiliates and/or undermines a person or group.

A worker is bullied at work if:
(a) while the worker is at work:
(i) an individual; or
(ii) a group of individuals;

repeatedly behaves unreasonably towards the worker, or a group of workers of which the worker is a member; and

(b) that behaviour creates a risk to health and safety.
(Note: reasonable management action carried out in a reasonable manner is not bullying)

Examples of bullying at work, where repeated, may include;

- Sabotaging someone's work or their ability to do their job by not providing them with vital information or resources,
- 'Picking' on an individual,
- Verbal abuse,
- Belittling and humiliating comments

- Aggressive and intimidating conduct – including being verbally aggressive and intimidating
- Spreading malicious rumours

Bullying may breach Workplace Health and Safety legislation and the Fair Work Act and will not be condoned by the Company. Serious disciplinary consequences, including termination of employment may apply for offences.

(f) Workplace Violence

Violence and aggression include: verbal and emotional abuse or threats; and physical attack to an individual or to property by another individual or group. The impact of violence on a victim depends on the severity of the violence, his or her own experiences, skills or personality.

Violent acts include:

- Verbal abuse, in person or over the telephone
- Written abuse
- Harassment
- Threats
- Ganging up, bullying and intimidation
- Physical or sexual assault
- Armed robbery
- Malicious damage to the property of staff, customers or the business

Workplace violence may not always be a critical or extreme situation from the outset. It sometimes follows a pattern of escalating behaviour – from agitation, expressed anger or frustration and intimidating body language, to verbal/written abuse and threats, physical threats, or assault. Violence can be internal to the organisation or from external sources.

Workplace violence will not be condoned by Murray Mallee Training Company and serious disciplinary consequences, including summary dismissal will apply for offences.

The Company Grievance Procedure should be followed in the event of a complaint of workplace violence, however in a severe instance of violence you are required to immediately remove yourself from the situation and report the instance to a company manager. The same potential outcomes described in the procedure will apply.

(g) Workplace Gender Equality

Affirmative action means the removal of obstacles in employment so that all employees receive the same opportunities. It is based on the principle of merit, that is, the best person must be employed for the job. Affirmative action aims to take a positive approach, by attempting to prevent discrimination from occurring in the first place as well as removing previous causes of discrimination.

In relation to the Workplace Gender Equality Act 2012, it is the Company's responsibility to ensure that its employment policies and practices do not discriminate on the grounds of Gender and that employment decisions are based on the principle of merit.

The Company is committed to ensuring that the organisation's employment practices, recruitment, selection and promotion procedures are based on the individual merit of applicants and the inherent requirements of the job.

(h) Responsibilities of Executive Management and Employees

Executive Management has a responsibility to:

- ensure that acceptable standards of conduct are observed at all times;
- promote and model appropriate behaviour;
- promote the EEO, Discrimination Bullying and Workplace Violence Policy;
- treat complaints seriously and ensure that immediate action is taken to investigate and resolve them; and
- Maintain confidentiality principles related to all complaints.

All employees have a responsibility to:

- comply with the Murray Mallee Training Company EEO, Discrimination, Bullying and Workplace Violence Policy;
- to refrain from engaging in harassing, discriminating or bullying conduct; and
- maintain complete confidentiality if they provide information to, or are involved in an investigation of a complaint.

(i) Complaints Procedure

Murray Mallee Training Company's EEO, Discrimination, Harassment, Bullying and Workplace Violence policy outlines the types of behaviour that are and are not acceptable within the workplace. Our complaints procedure is:

- Impartial. Both sides have a chance to tell their side of the story. No assumptions will be made and no action will be taken until all relevant information has been collected and considered.
- Free of repercussions. No action will be taken against anyone for making a valid, truthful complaint or helping someone in making a valid, truthful complaint. Management will take all necessary steps to ensure that no victimisation occurs against anyone who makes a complaint. Disciplinary action, including possible termination, may ensue against employees who make deliberately false and/or malicious complaints.
- Timely. All complaints will be dealt with as quickly as possible.
- Completely confidential. You can feel secure that if you do make a complaint under this policy, it will remain as confidential as possible. The only people who will have access to information about the complaint will be the person making the complaint, the investigators, and where necessary, the person about whom you have complained. In some situations, some details of a complaint will also have to be told to potential witnesses. Only the people directly involved in making or investigating a complaint will have access to information about the complaint. Employees involved in any way with an investigatory process, including complainants, alleged offenders or witnesses who breach confidentiality requirements explained to them at any time prior to, during or after the investigation process will face disciplinary consequences for their actions.

The following procedure is to be used to resolve any complaint:

Step 1

Approach the WHS Officer who can provide information about the range of choices available to the employee with the complaint. In the event your complaint relates to the WHS Officer, approach the CEO instead.

Step 2

If judged possible by the complainant, try and sort out the problem or concern with the person involved informally. The WHS Officer can provide advice on how to do this. This step is not compulsory, but is strongly recommended as a desirable course of action by the Company, to ensure that minor issues are resolved informally between the parties, where possible.

Step 3

If this does not work, or if the problem or concern cannot be sorted out informally, or if the complainant does not wish to attempt an informal attempt at resolution, a formal complaint may be lodged by the employee with the CEO. Details of the complaint must be formally recorded including full details of the alleged incident(s), time, place and/or circumstances. The CEO will then refer these details to the appointed Company representative for investigation.

Step 4

A full examination of complaints will be conducted by a Company representative and may include the following:

- interview the alleged offender in relation to the substance of the complaint;
- require the alleged offender to provide an explanation concerning the alleged matters; and
- further investigate the matter including taking evidence or witness statements from other parties including parties nominated by the alleged offender in defending the matter.

Step 5

On completing their examination of the matter, the investigator will make a recommendation to the CEO for a final decision.

Step 6

The decision of the CEO will be actioned, and the complainant and alleged offender advised of the outcomes.

Outcomes may include:

- counselling
- disciplinary action, including termination
- an apology
- further training in EEO or other matters.

Please Note: If the complaint is about the CEO, an alternative company representative will perform the functions in this policy attributed to the CEO.

(j) External Commission

Employees are expected to utilise the complaints procedure. If an employee is dissatisfied with any procedural aspects of how his/her complaint has been handled or is dissatisfied with the outcomes of an investigation, he/she may have redress to the applicable State Anti-Discrimination Commission and/or Fair Work Australia.

Maintaining and promoting a workplace free of discrimination and harassment is the role of every employee.

Consumer Protection Policy and Strategy

Consumer Protection

Murray Mallee Training Company Ltd RTO maintains compliance with the national Competition and Consumer Act 2010 (Cth) and associated Australian Consumer Law requirements as specified in the Act and in various state legislation across Australia. The Australian Consumer Law protects students and ensures fair trading in Australia.

MMTC Ltd. has implemented this Consumer Protection Policy and aligned strategy to protect the needs and interests of all students. For all enquired please contact the Chief Executive Officer on 0350331216.

MMTC Ltd.'s Consumer Protection Policy and Strategy manages and responds to allegations involving the conduct of:

- MMTC Ltd Personnel
- MMTC Ltd Trainers, Assessors or other staff

As a training services provider, MMTC Ltd supplies services and guarantees that these services will be:

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

Consumer Protection Strategy

Murray Mallee Training Company Ltd.'s Obligations

MMTC Ltd ensures it:

- Provides the training and support necessary to allow participants to achieve competency;
- Provides a quality training and assessment experience for all participants;
- 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 Privacy Section of this manual 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.

Participant Rights and Obligations

MMTC Ltd participants have the right to:

- Expect that the quality of 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 be able to review and correct that information; and

- Access MMTC Ltd.'s complaints process.

Cessation of Delivery
If MMTC Ltd closes or ceases to deliver any part of the training qualification that a student is enrolled in, a number of options will be available to the participant including:

- Refund of course fees paid; and/or
- Supported transfer of the student enrolment to an alternate RTO for completion of services delivery (where applicable).

Participants' obligations include:

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

Publicly Available
MMTC Ltd.'s consumer protection information and approaches is made available to all students by being publicly published on the MMTC Ltd website and within the Student Information Booklet.

Statement of Fees
MMTC Ltd.'s Statement of Fees is transparent – expressed in plain language, legible and clear - and clearly states:

- The total fees payable, including fees for all additional items;
- MMTC Ltd.'s Australian business Number, Business Address, Phone number and email address.

Consumer Protection Complaints
If an individual feels that MMTC Ltd or one of its staff have breached its obligations in the undertaking of marketing and sales activities, they may raise a complaint. We encourage individuals to discuss the situation with the MMTC Ltd CEO in the first instance, before making a complaint.

The complaints handling process is as follows:

- The individual should make the complaint including as much detail about the issue as possible in writing to:
  CEO,
  Murray Mallee Training Company Ltd,
  335-339 Campbell Street,
  Swan Hill, 3585.
- MMTC Ltd will investigate the circumstances included in the complaint and respond to the individual as soon as possible (and within 30 calendar days) regarding its findings and actions following this investigation.
- After considering this response, if the individual is still not satisfied, they may escalate their complaint directly to the Consumer Protection Agency in the relevant jurisdiction for investigation:

Jurisdiction Contact Details

- Australian Capital Territory;
  ACT Office of Regulatory Services (Access Canberra)
  13 22 81
  www.accesscanberra.act.gov.au
- New South Wales;
  NSW Office of Fair Trading

13 32 20
www.fairtrading.nsw.gov.au

- Smart & Skilled Participants;
  Smart & Skilled Participants can also contact the Smart and Skilled customer support centre to seek assistance, ask for advice, make a complaint or provide feedback.
  1300 77 21 04
  smartandskilled.enquiries@industry.nsw.gov.au
  Smart & Skilled Consumer Protection: 13 38 73
  Support is also available in person at a State Training services Centre:
  13 28 11
  https://www.training.nsw.gov.au/about_us/sts_contacts.html
- Northern Territory;
  NT Consumer Affairs
  1800 01 93 19
  consumer@nt.gov.au
- Queensland;
  QLD Office of Fair Trading
  13 74 68
  www.fairtrading.qld.gov.au/lodge-your-complaint
- South Australia;
  SA Office of Consumer and Business Services
  13 18 82
  www.cbs.sa.gov.au
- Tasmania;
  TAS Consumer Affairs & Fair Trading, managed by Consumer, Building and Occupational Services (CBOS)
  1300 65 44 99
  https://www.cbos.tas.gov.au/topics/products-services
- Victoria;
  Consumer Affairs Victoria
  1300 55 81 81
  www.consumer.vic.gov.au
- Western Australia;
  Department of Local Government, Industry Regulation and Safety (LGIRS) (previously Department of Commerce)
  1300 30 40 54
  https://www.consumerprotection.wa.gov.au/

Alternatively, a complaint may also be lodged with the ASQA complaints handing service for complaints against RTOs: Australian Skills Quality Authority:

www.asqa.gov.au
Phone: 1300 701 801