

Debt removal through the VET FEE-HELP Student Redress Measures

This factsheet tells you how our Office works with the Department of Education, Skills and Employment (the Department) to remove debts through the VET FEE-HELP Student Redress Measures.

VET FEE-HELP Student Redress Measures

On 1 January 2019, the VET FEE-HELP Student Redress Measures came into effect. The new measures provide a remedy for students who, due to the inappropriate conduct of their VET provider, incurred debts under the VET FEE-HELP loan scheme.

Who can apply to have their VET FEE-HELP debt cancelled

If you incurred a VET FEE-HELP debt because of inappropriate conduct by an education provider, you can make a complaint to our Office and we will assess it under these measures.

VET Student Loans debts will not be considered under these measures.

How to apply to have your debt cancelled

If you want to apply to have your debt cancelled, you need to lodge a complaint with our Office. You can do this by filling out our [online complaint form](#).

If you make a complaint after 31 December 2020, you will need to explain why you didn't make your complaint earlier. To be considered under the measures, you need to show us you didn't make your complaint earlier due to exceptional circumstances. Some examples of reasons why you didn't make your complaint earlier could include:

1. You didn't know you had a VET FEE-HELP debt or you didn't know it could be cancelled under the measures.
2. You, or someone you were caring for, was impacted by COVID-19 or a different disability or illness between 1 January 2019 and 31 December 2020.
3. You have trouble understanding or communicating in English.
4. You were under financial stress - such as homeless or without a job.
5. You tried to make a complaint earlier, but something went wrong.

After you have made your complaint, and we are satisfied you meet the criteria detailed above, we will then assess your complaint, and recommend that the Department either remove the debt in full or in part, or not remove the debt.

A delegate of the Secretary of the Department will then make a decision after considering our recommendation. The delegate will tell you their decision within 90 days of receiving our recommendation.

Contact us

VET.ombudsman.gov.au
1300 362 072

GPO Box 442
Canberra ACT 2601

The Ombudsman has offices in:

- » Adelaide
- » Brisbane
- » Canberra
- » Melbourne
- » Perth
- » Sydney

What to do if our preliminary view is unfavourable and you do not agree with it

If our preliminary view is unfavourable to you, our Office will give you an opportunity to provide additional information and comment. This procedural fairness stage of the complaint process will be explained in the letter you receive advising you of our preliminary view.

Once our Office has made a recommendation to the Department, the delegate will make a decision. You will have an opportunity for a review of the delegate's decision by lodging a request with the Department.

What to do if you are unhappy with the decision made by the delegate of the Secretary of the Department

If you are unhappy with the decision made by the delegate of the Secretary of the Department, you can ask the Department to review the decision by following the instructions in the letter you will receive advising you of the decision.

You must ask for a review of delegate's decision and write the reasons why you believe the decision is not correct. You need to do this within 28 days of receiving the decision. The Department will re-consider all aspects of the decision and the review could result in a better or worse outcome for you.

If, after requesting a review, you still disagree with the decision, you can appeal this decision to the Administrative Appeals Tribunal (AAT). You will need to do this within 28 days of being notified of the outcome of the review. Costs may apply, and you may wish to obtain legal advice. More information is available on the [AAT's website](#).

What happens if the Department decides to re-credit your debt

If the delegate of the Secretary of the Department makes a decision to remove your debt, in full or in part, it may take up to 90 days to show up in your ATO records or your [myGov](#) account.

If you have already paid off some of the debt with the ATO and have no other tax debts owing, you will be issued with a refund for the amount you have paid off. If you have other tax debts owing, then the reversed amount will be applied to those first before you receive a refund, if any.

If you have not paid off any of the debt, your VET FEE-HELP debt will be removed but you will not be issued with a refund.

If you have any questions about this process, you should contact the ATO.

Contact details

Organisation	When to contact	Contact details
Commonwealth Ombudsman—complaint form	When you want to make a complaint about your VET FEE-HELP debt	VET.ombudsman.gov.au
Commonwealth Ombudsman—phone number	When you cannot use the online form to make a complaint	1300 362 072 (select option 2)
Department of Education, Skills and Employment (the Department) review request	When you disagree with the Department's decision about re-crediting your debt	https://www.employment.gov.au/vet-fee-help-students

More information is available at VET.ombudsman.gov.au.

Please note: This document is intended as a guide only. For this reason, the information should not be relied on as legal advice or regarded as a substitute for legal advice in individual cases. To the maximum extent permitted by the law, the Commonwealth Ombudsman is not liable to you for any loss or damage suffered as a result of reliance on this document. For the most up-to-date versions of cited Acts, please refer to the [Federal Register of Legislation](#).