



# Data and glossary summary VET Student Loans Ombudsman quarterly updates

The Commonwealth Ombudsman is also the VET Student Loans Ombudsman. This document explains our processes, data and terms used in our quarterly updates.

## Making a complaint to the Commonwealth Ombudsman

**Step 1:** Before making a complaint to the Office of the Commonwealth Ombudsman (the Office), students should make a formal complaint through their education provider's complaints and appeals process and receive confirmation that their complaint has been received.

**Step 2:** If an education provider (provider) is very slow to respond or the student is not satisfied with the way their complaint was handled or the outcome, they should discuss this with their provider.

**Step 3:** If the issue remains unresolved after completing the complaints and appeals process with the provider, students may contact our Office to make a complaint.

### Tips and advice for students making a complaint with their provider or with our Office

Even though you may be feeling angry and frustrated, it is important that you:

- stay calm and co-operate with the person assessing your complaint (avoid being abusive or aggressive to staff)
- focus on the problem and identify the key issue(s) that you want to complain about. Be clear and concise.
- stick to the facts and include dates and reference numbers. It is important to explain the issues in order.
- consider how you would like your complaint to be resolved—be realistic and practical about your desired outcomes.

## Preliminary inquiries

The Office aims to resolve complaints quickly and informally where possible. Preliminary inquiries to a provider may be used to establish our jurisdiction and assist in the assessment of a complaint, including whether it should be investigated. Preliminary inquiries can also support the early resolution of complaints.

### Contact us

[ombudsman.gov.au](http://ombudsman.gov.au)  
1300 362 072

GPO Box 442  
Canberra ACT 2601

### The Ombudsman has offices in:

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

Through preliminary inquiries we can ask providers to:

- advise if a complaint/internal appeal has been made or finalised, and what the outcome of that process was or when the student will receive a response
- provide a copy of the outcome of a complaint or internal appeal (such as a decision letter)
- provide a copy of superseded or current policy documents that are not publicly available
- advise if the provider took action following a complaint transferred from our Office
- provide enrolment information or proof of engagement in a course
- confirm preferred contact arrangements.

We ask providers to respond to our preliminary inquiries within five working days.

## Investigation process

The Office has a broad discretion under the *Ombudsman Act 1976* (the Act) to decide whether or not a complaint will be investigated. The most common reason for not investigating a complaint is that we have advised the complainant to raise their complaint with the provider in the first instance. If a decision is made to not investigate a complaint, we advise the complainant of our decision, our reasons for not investigating, and what other options might be available to them to have their concerns resolved.

The Act provides a high degree of flexibility in deciding how an investigation is conducted. This means that we can use the most relevant, practical and effective approach in addressing the complaint, with a focus on resolving complaints informally and quickly where possible. Throughout the investigation process we work with both the complainant and the provider to resolve the complaint.

For example, for complaints about currently operating VET Student Loans-approved providers, the Office might recommend that the provider address the complaint by:

- apologising to the student
- changing or reconsidering their decision
- providing better information to the student, or
- improving their policies or procedures.

We give providers an opportunity to respond to any suggestions or recommendations we make.

## Deferment of compulsory repayments with the Australian Taxation Office (ATO)

The Office and ATO have an arrangement in which the compulsory repayments of complainants for VET FEE-HELP loans and some VET Student loans can be deferred if there is sufficient evidence of provider misconduct. The complainant is made aware that the deferment is temporary, the debt remains and indexation continues to accrue unless the debt is re-credited or otherwise cancelled.

## Redress Measures

Complaints about VET FEE-HELP loans incurred due to inappropriate conduct by a provider are assessed under the VET FEE-HELP Student Redress Measures (redress measures). Following our assessment, we may make a recommendation to the Department of Education, Skills and Employment (the department) to re-credit a person's loan in full or in part. The Office makes recommendations for re-credit, however the department is the decision-maker on whether to re-credit a debt.

More information about the redress measures is available [here](#).

## Review

The Office has a reconsideration and review process available to complainants who disagree with a decision made about their complaint. An outline of this process can be found on the Office's website [here](#).

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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](#).

More information is available at [ombudsman.gov.au](http://ombudsman.gov.au).

## Summary of terms

### Complaint issue descriptions

Issue	Description
Loan amount dispute	Complaints about a provider's calculation of the loan amount or advice from a provider relating to the loan amount.
Unknown debt or enrolment	Complaints about VET loan assistance debts where a complainant does not recall signing up for a course or was not aware there was a student loan associated with the course.
Enrolment information issues	Complaints about inaccurate, incomplete or unclear information a provider or broker gave a prospective student about eligibility for VET FEE-HELP or VET Student Loans, fees for the course or the amount of the loan prior to enrolment.
Unsolicited contact to sign up	Complaints about cold-calling, approaching a person in a shopping centre or public space.
Inducements to sign up for study	Complaints about providers or brokers offering a prospective student something of value such as a laptop, tablet or money in exchange for enrolling in a course and taking out a loan.
Pre-census date withdrawal	Complaints about a provider's handling of a pre-census date withdrawal request.
Post-census re-credit requests	Complaints about withdrawal after the census date where a student has enquired about or applied for a re-credit of their VET student loan, including in special circumstances. (The census date is the last day a student can withdraw from a course without incurring a cost.)
Agent/broker conduct	Complaints about an agent or broker and their conduct when enrolling the student in a course.
Tuition Assurance Operators	Complaints about the actions or inaction of tuition assurance operators.
Debt refund not actioned by provider	Complaints about a provider's delay or failure to action a re-credit, including when a provider informed the complainant they were eligible for a re-credit of a VET debt but did not update DET's system accordingly.
Course cancellation due to provider closure	Complaints about course cancellation due to the provider closing.
Out of jurisdiction	Complaints about providers or issues that are outside the remit of the Office. In some cases, the provider is within the Office's jurisdiction but the issue is not. For example, complaints from a student who has a VET Student Loan but is complaining about the grade awarded for an assessment.
Other	Complaints about a provider which did not fit within the above categories.

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