

How we can help with your VET Student Loan debt complaint

This fact sheet explains how we can help students with complaints about a Vocational Education and Training (VET) provider. It also explains what students need to do before contacting us.

Role of the VET Student Loans Ombudsman

The VET Student Loans Ombudsman (VSLO) is a free, independent and impartial service for students to resolve VET Student Loan and VET FEE-HELP disputes with their education provider, such as, a student has a debt they believe they should not have or feel their provider has treated them unfairly in relation to their loan.

We assess whether an approved course, the provider's actions and decisions are:

- consistent with the legislation and policy it is required to apply
- consistent with its internal policies and processes
- consistent with proper administrative practice
- fair and reasonable in all the circumstances.

Where proper processes have not been followed, we consider whether the agency has appropriately acknowledged and addressed this.

The VSLO does

- Give you reasons for our decision and provide information on what your options are if we decide not to investigate.
- Conduct investigations in private as per our Act.
- Provide an opportunity to comment before we make a final decision.

The VSLO does not

- Investigate every complaint that we receive.
- Cancel or re-credit student loan debts.
- Require a provider or liquidator to take action in the way a court can.
- Give legal or taxation advice.

Who can we help?

If you have a complaint about your VET student loan debt or provider, we can help you if you are a:

- current or past student who has accessed the VET Student Loans program
- past student who has accessed the VET FEE-HELP program, and the provider is currently open.

If your provider has closed and you have a complaint about a VET FEE-HELP debt, you should make a complaint to the Department of Employment and Workplace Relations as it has the legislated power to decide if a VET FEE-HELP debt can be re-credited.



What do you need to do before contacting us?

For more information about how to lodge a complaint and what information you'll need to provide, read the [How to Raise a Complaint fact sheet](#).

If you know who your provider is

You should first make a complaint with your education provider. If you are dissatisfied with the outcome, you can contact us.

If you don't know who your provider is

If you know your Commonwealth Higher Education Student Support Number (CHESSN), go to <https://myhelpbalance.gov.au/>, click on 'For Students' and follow the prompts.

If you do not know your CHESSN, you should call the Department of Employment and Workplace Relations' Student Enquiry Line on 1800 020 108 to find out these details.

What will we need from you?

We may ask you to provide the following information:

- your name, date of birth and contact details
- the name of your provider, your Student ID number and your CHESSN
- the date you enrolled in your course
- the date you lodged your complaint with your provider
- a copy of the written complaint you lodged with your provider
- a copy (or details) of your provider's response to your complaint
- the outcome you are seeking by approaching our Office.



Need more information?

We provide information about best practice complaint handling to help education providers manage their internal complaints effectively. We also publish reports on common or systemic issues identified through our investigations. Our resources can be found on our [website ombudsman.gov.au/complaints/vet-student-loan-complaints](https://www.ombudsman.gov.au/complaints/vet-student-loan-complaints).

How to contact us

Students or their authorised representative can contact our Office and lodge a complaint online at [ombudsman.gov.au](https://www.ombudsman.gov.au) or call 1300 362 072.

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