



## Debt removal through the VET FEE-HELP Student Redress Measures

This factsheet tells you how our Office works with the Department of Education and Training (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 under the new measures

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

We will then assess and investigate your complaint, and recommend to the department to remove the debt in full or in part, or not to remove the debt.

A delegate of the department will then make a decision after looking at our recommendation. The delegate of the department will tell you their decision within 90 days of receiving our recommendation.

#### What to do if you are unhappy with the recommendation we make

If you are unhappy with the recommendation we make, you can fill out a [review request form](#) which you can find on our website. Your review request must clearly say why you believe the original decision was wrong and provide relevant supporting information.

#### What to do if you are unhappy with the decision made by the department

If you are unhappy with the decision the delegate of the department makes, you can ask them to review their decision by filling out a [form on the department's website](#). To fill in the form, you need to go to the bottom of the page and select 'Click here if you still need help'.

- When you get to 'What is your question regarding', please select 'Manage my loan' from the drop-down box.

#### 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

- When you get to 'What is your question about' please select 'Debt and repayments' from the drop-down box.

You must say that you are asking for a review of the department's decision and write the reasons why you believe the department's 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 department's decision, you can appeal this decision to the Administrative Appeals Tribunal (AAT). You will need to do this within 28 days of receiving the department's decision to your 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 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, then 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	<a href="http://ombudsman.gov.au">ombudsman.gov.au</a>
Commonwealth Ombudsman— phone number	When you cannot use the online form to make a complaint	1300 362 072 (select option 6)
Department of Education and Training review request	When you disagree with the department's decision about re-crediting your debt	<a href="https://www.education.gov.au/information-vet-student-loans-students">https://www.education.gov.au/information-vet-student-loans-students</a>

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