

Student Handbook

2017-2018

For students enrolled in Vocational Education
and Training courses with the Association of
Superannuation Funds of Australia (ASFA) Limited
RTO Code 90755



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For the latest version of this document always check the ASFA website at

<https://www.superannuation.asn.au/learning/students>

Enquiries are to be made to The Association of Superannuation Funds of Australia Limited.

www.superannuation.asn.au

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Welcome to ASFA Learning

Congratulations on choosing to study with ASFA, the peak policy, research and advocacy body for Australia's superannuation industry. We focus on the issues that affect the entire superannuation system and represent more than 90 per cent of the 14.8 million Australians with superannuation. By studying with us you are not only making an excellent investment in your future but helping us achieve our mission of continuously improving the superannuation system so people can live in retirement with increasing prosperity.

The information in this handbook is designed to assist you in completing your studies with ASFA Learning. We trust you will find studying with us rewarding and incredibly valuable for your role within the superannuation industry. We also understand that many students studying with us are juggling demanding jobs and personal lives and we are here to assist and support you along the way. To this end we ask that you contact us at any time if you have any questions or need additional support during your studies.

Purpose of this Student Handbook

The purpose of this Student Handbook is to provide you with all the information that you need to know about studying with ASFA, including ASFA's key policies and procedures and RTO obligations and your rights and responsibilities as a student. It is essential that you read and understand this handbook as you are responsible for knowing and complying with information relevant to your studies with ASFA.

ABOUT ASFA

Introduction

ASFA is a national, not for profit, apolitical organisation that represents the interests of Australia's superannuation funds, their trustees and their members. ASFA exists to continuously improve the superannuation system so people can live in retirement with increasing prosperity.

ASFA is the voice of super	
Purpose	To help achieve the best retirement outcomes for members of super funds through the development of good public policy and industry best practice
Vision	All Australians are financially confident about their retirement.
Mission	To continuously improve the super system, so all Australians can enjoy a comfortable and dignified retirement.

ASFA works to:

- Represent the superannuation industry, trustees and, through them, the members of funds
- Undertake research and develop policy to improve the administration of superannuation and retirement income for members
- Create a public awareness of superannuation issues
- Provide professional development, education and training for those working in the superannuation industry
- Promote best practice in the operation of superannuation funds
- Coordinate a range of events, seminars and forums to enable information sharing, debate and networking on superannuation and related issues
- Provide a range of information and resources to ensure members are kept up to date on matters affecting the superannuation industry.

Through our accredited education programs, ASFA delivers nationally recognised training for the superannuation and financial services industries. These industries recognise us as providing the basis for development of the level of knowledge and understanding required for a professional career in superannuation and financial services.

Our programs are designed to provide students with knowledge of current theory, practice, policies and trends in the management of superannuation funds. They facilitate development of comprehensive knowledge of all aspects of superannuation, leaving students well placed to establish a career in the superannuation industry.

ASFA are committed to ensuring that a rigorous educational standard is maintained for our training and assessment services and has in place a quality management system which provides a systematic approach to ensuring quality in all aspects of the service ASFA Learning provides.

ASFA's RTO Status

ASFA is a registered training organisation (RTO) registered by the Australian Skills Quality Authority (ASQA), under the Australian Vocational Education and Training Regulator Act 2011. ASFA is registered to deliver training, conduct assessment and issue nationally recognised Australian Qualifications Framework (AQF) qualifications. This involves meeting a series of Standards that ensure that the training and assessment and support services provided to you are in accordance with nationally mandated standards. You can view ASFA's registration at www.training.gov.au. The National Code Number for the Association of Superannuation Funds of Australia (ASFA) Limited is 90755.

Our Obligation as Your RTO

As an RTO we have an obligation to ensure the quality of the nationally recognised training and assessment we deliver. We must comply at all times with the Standards for Registered Training Organisations (RTOs) 2015 which are part of the VET Quality Framework. To ensure compliance we have developed a quality management system underpinned by comprehensive internal policies, procedures and systems that guide our compliant operations and we participate in audits with ASQA upon their request. In addition, we must ensure that any third parties that we work with who have any involvement in your training and assessment comply as well. ASFA is responsible for providing:

- Accurate information about their services and fees
- Information to prospective and current students about their rights and responsibilities
- Information to students about the collection and use of their personal information
- Information to students about how to update their personal information
- Quality training and assessment in line with the requirements of the VET Quality Framework
- AQF certificates and statements of attainment
- A complaints and appeals policy and procedure, and information about how to access this.

If at any time you feel we have not met our obligations as an RTO, you have the right to make a complaint following our [Complaints and Appeals Policy and Procedure](#) outlined further on in this Handbook and published on our website.

Choosing a Course

ASFA delivers practical courses through a range of delivery methods to ensure you can learn the way you want, with on demand, flexible and relevant training. Delivery methods include:

Face to Face Workshops

Learning in the classroom with industry experienced facilitators allows you to learn in an interactive, supported classroom environment.

Flexible Online

Online courses offer you the flexibility to study where you want and when you want.

Corporate Training

Study in your workplace and receive practical training delivered on-the-job. This could include a combination of face-to-face workshops and online components.

Blended

Flexible study options are available for some courses and may include a combination of face-to-face workshops and flexible online.

Courses Provided by ASFA

ASFA is registered to deliver training and assessment in the following AQF qualifications:

Course Code	Course Name
FNS40915	Certificate IV in Superannuation
FNS30115	Certificate III in Financial Services
Courses on scope, but only available for corporate delivery:	
BSB30215	Certificate III in Customer Engagement
FNS41815	Certificate IV in Financial Services
The following is offered in partnership with RMIT:	
FNS50615	Diploma of Financial Planning (DFP)

ASFA Accredited Courses

Course	Flexible Online	Workshop
Certificate III in Financial Services	✓ *	✓ *
Certificate III in Customer Engagement		✓ *
Certificate IV in Superannuation (ASFA100)	✓	✓ *
Personal Advice Skills program	✓	
* Corporate Training only		

ASFA Non-Accredited Courses

Course	Flexible Online	Workshop
Super Essentials	✓	
RG 146 Superannuation	✓	✓
RG 146 Revisited	✓	✓ *
Core Governance for Superannuation		✓
Superannuation Governance Masterclass		✓
Investment Fiduciary Essentials		✓
* Corporate Training only		

ASFA Trainers and Assessors

Our trainers and assessors hold the relevant Nationally Recognised Qualifications and maintain continual professional development to ensure they are up to date with industry practices and development. Training and assessment is delivered by our trainers and assessors who have the:

- required training and assessment competencies i.e. TAE40110 Certificate IV in Training and Assessment or its successor;
- relevant vocational competencies to all the courses delivered or assessed;
- current industry skills directly relevant to the training/assessment being delivered; and
- current knowledge and skills in vocational training and learning that informs their training and assessment.

Our Contact Details

General / Administration / Course-related Support Enquiries

Student Services

Phone: (02) 8079 0855

Monday – Friday

9am – 5pm

1800 812 798 (outside Sydney)

Email: learning@superannuation.asn.au

Mailing address: ASFA Learning, PO Box 1485, Sydney NSW 2001

Phone: (02) 8079 0855 | 1800 812 798 (outside Sydney)

Website: www.superannuation.asn.au

SECTION 1: STUDYING WITH ASFA

Access and Equity

The principles and practices adopted by ASFA aim to ensure that current and prospective students, clients and other stakeholders are always treated fairly and equitably in their dealings with ASFA, regardless of their age, gender, cultural or ethnic background, disability, sexuality, language skills, literacy or numeracy level, unemployment, imprisonment or location.

ASFA are committed to:

- equal opportunity for all students
- an inclusive learning environment
- establishing the needs of our students, and delivering services to meet these needs
- providing students with access to learning materials and facilities necessary to complete their courses as is reasonably expected to be provided by an RTO
- reasonable adjustments being made where it is identified as necessary and in accordance with the Disability Standards for Education 2005
- students being fully informed about the training, assessment and support services we provide, along with their rights and responsibilities
- students having timely access to current and accurate records of their participation and progress
- Providing mechanisms and processes to allow for efficient and fair addressing of complaints and appeals.

As a student with ASFA you will be treated courteously and with respect throughout the process of enquiry, selection and enrolment and throughout your participation in a course. You will also be supported in a manner that enables you to achieve your full potential and be provided with opportunities to develop and successfully gain skills, knowledge and experience through the education and training we provide. If you have a disability or difficulty with basic literacy, numeracy, English language or other areas of learning, you are encouraged to advise us of your support needs prior to or during your course. The *Enrolment Form* contains pre-training review questions that give you a chance to notify us of a disability or support need in a confidential manner prior to commencing a course with us.

For further information, please refer to our [Access, Equity and Support Policy and Procedure](#) published on our website.

Harassment, victimisation or bullying

ASFA is committed to providing all people with an environment free from all forms of harassment, victimisation and bullying. ASFA will not tolerate any behaviour that harms, intimidates, threatens, victimises, offends, degrades or humiliates another person.

Anti-discrimination law defines harassment as any form of behaviour that you do not want, that offends, humiliates or intimidates you and that creates a hostile environment. Examples of harassment are making fun of someone, spreading rumours, offensive jokes, ignoring someone, etc.

Victimisation is where a person is treated unfairly because they have made a discrimination complaint.

Bullying is verbal, physical, social or psychological abuse by a staff member or student.

If you at any time feel that you are being harassed, victimised or bullied by a staff member or student, you should tell the person that you don't like the behaviour and ask them to stop. However, if you are not comfortable doing this or the behaviour continues you should lodge a complaint as per ASFA [Complaints and Appeals Policy and Procedure](#) detailed in this Handbook and published on ASFA's website.

Student Conduct of Conduct

When you sign your enrolment form and pay your fees you make an agreement with ASFA that you will follow ASFA's policies and procedures. Below are your rights and responsibilities as a student enrolled with ASFA:

Students' Rights

All students have the right to:

- Be treated fairly and with respect by all students and staff
- Learn in a supportive environment which is free from harassment, discrimination and victimisation
- Learn in a healthy and safe environment where the risks to personal health and safety are minimised
- Have their personal details and records kept private and secure according to our *Privacy Policy and Procedure*
- Access the information ASFA holds about them
- Have their complaints and appeals dealt with fairly, promptly, confidentially and without retribution
- Make appeals about procedural and assessment decisions
- Receive training, assessment and support services that meet their individual needs
- Be given clear and accurate information about their course, training and assessment arrangements and progress
- Access the support they need to effectively participate in their training program
- Provide feedback to ASFA on the client services, training, assessment and support services they receive.

Students' Responsibilities

All students, throughout their training and involvement with ASFA, are expected to:

- Treat all people with fairness and respect and not do anything that could offend, embarrass or threaten others
- Not harass, victimise, discriminate against or disrupt others
- Treat all others and their property with respect
- Respect the opinions and backgrounds of others
- Follow all safety policies and procedures as directed by staff
- Report any perceived safety risks as they become known
- Not bring into any premises being used for training purposes, any articles or items that may threaten the safety of self or others
- Notify us if any of their personal or contact details change
- Provide relevant and accurate information to ASFA in a timely manner
- Approach their course with due personal commitment and integrity
- Complete all assessment tasks and learning activities honestly and without plagiarism, cheating, collusion or infringing on copyright laws
- Hand in all assessment tasks and other evidence of their work by their due date
- Make regular contact with ASFA via their Trainer/Assessor or Student Services
- Prepare appropriately for all assessment tasks, workplace visits (if applicable) and workshops
- Notify ASFA if any difficulties arise as part of their involvement in the program
- Notify ASFA if they are unable to attend a workshop for any reason prior to the commencement of the activity
- Ensure all required course fees are paid.

Student Misconduct

If you do not follow the above *Code of Conduct* requirements you may be subject to disciplinary action including suspension or being withdrawn from your course.

Consumer Protection

ASFA provides consumer protection as part of its provision and delivery of quality training and assessment products and services. This means ASFA has an obligation to provide:

- The training and support necessary to allow learners to achieve competency
- To provide a quality training and assessment experience for all individuals
- To provide a clear and accessible feedback and consumer protection process
- Maintain procedures for protecting individuals' personal information.

You can therefore expect that the service you receive before, during and after training/assessment will be of a quality consistent with these requirements.

Student Welfare and Guidance

ASFA's approach to quality training and assessment services will ensure that your learning needs are met. However, if you are experiencing difficulties or require additional support you can contact [Student Services](#).

Course trainers and assessors and Student Advisors are responsible for ensuring your comfort during workshops and relevant information on the location of rest rooms and emergency exits and procedures will be provided at workshop commencement.

Your employer or trainer and assessor are required to negotiate and appoint delegates to ensure services are provided when training and/or assessment is conducted in your workplace.

Workplace Health and Safety

Under the Workplace Health and Safety Act 2011, ASFA has a duty of care to ensure the health, safety and welfare of all employees, students and visitors. ASFA has policies and procedures in place to ensure your safety and if attending a face-to-face workshop you will be given information about what to do in an emergency or if you are injured and require first aid. As a student you also have a responsibility to follow instructions and rules and to behave in ways that are safe and do not endanger the health and safety of others. Always ensure that you:

- Immediately report hazards to your trainer/assessor or ASFA staff
- Seek assistance from your trainer or a member of staff if you become ill or injured during workshops
- Only assist another person who is ill or injured if it is safe to do so. If you're not sure, call on a member of staff for assistance
- Complete an incident report as required
- In the case of an emergency follow the instructions given to you
- Do not leave bags or personal belongings lying around where someone else could trip over them
- Do not smoke or drink alcohol on the premises
- Observe basic hygiene practices such as hand washing before handling and eating food and leaving toilets and wash basins clean and tidy, etc.

Privacy and Disclosure of Personal Information

In collecting your personal information ASFA will comply with the requirements set out in the Privacy Act 1988, the Privacy Amendment (Private Sector) Act 2001, the National Privacy Principles and relevant state privacy legislation. This means that we will:

- Inform you of the purpose for which the information is collected
- Only use the personal information that you provide to us in relation to your study with us
- Ensure your personal information is securely handled and stored
- Inform you of any organisation and the type of organisation to which we disclose personal information e.g. the Australian Government or the National Centre for Vocational Education Research, as well as the purpose of disclosing this information e.g. for statistical purposes
- Not disclose your personal information to another person or organisation unless:
 - We have made you aware that information of that kind is usually passed to that person or organisation;
 - You have given written consent;
 - We believe that the disclosure is necessary to prevent or lessen a serious and imminent threat to your life or health or that of another person;
 - The disclosure is required or authorised by or under law; or
 - The disclosure is reasonably necessary for the enforcement of the criminal law or of a law imposing a pecuniary penalty, or for the protection of the public revenue.
- Allow you to access your personal information upon request
- Opt out / unsubscribe from receiving unwanted direct marketing
- Allow you to request personal information that is incorrect to be corrected
- Ensure you can make a complaint about ASFA if you consider your personal information has been mishandled.

A copy of the full *AFSA Privacy Policy and Procedure* is available on our website.

Notifying You if Things Change

As per requirements of the VET Quality Framework we must notify you promptly if there are any changes to our RTO, the course, or the arrangements for training and assessment. Please make sure we always have your most current home address, email address and mobile number on file so we can notify you of any changes if applicable.

You can let us know of any changes to your details by contacting [Student Services](#).

Legislation and You

As a student, you have both rights and responsibilities under applicable legislation including legislation on:

- Harassment, victimisation and bullying
- Anti-discrimination, including equal opportunity, racial vilification and disability discrimination
- Work health and safety.

As an RTO, ASFA ensures that its operations comply with relevant regulatory requirements. In particular, ASFA has identified and complies with the following Commonwealth and State/Territory legislation:

- National Vocational Education and Training Regulator Act 2011
- The VET Quality Framework which includes:
 - Standards for Registered Training Organisations (RTOs) 2015
 - Australian Qualifications Framework
 - Fit and Proper Person Requirements (which, as of 2015, are part of the Standards)
 - Financial viability risk assessment requirements 2011
 - Data provision requirements 2012
- Apprenticeships and Traineeships Act 2001
- Student Identifier Bill 2014
- Disability Discrimination Act 1992
- Disability Standards for Education 2005
- Human Rights and Equal Opportunity Commission Act 1986
- Age Discrimination Act 2004
- Racial Discrimination Act 1975
- Sex Discrimination Act 1984
- Privacy Act 1988 (Commonwealth)/Privacy amendment (private Sector) Act 2001
- National Privacy Principles
- Work Health Safety Act 2011
- Work Health Safety Regulation 2011.

SECTION 2: ENROLMENT

Selection and Enrolment Process

ASFA's student selection and enrolment process is free from bias, non-discriminatory and the same for all applicants. To enrol in a course, you must complete an **Enrolment Form** which can be accessed on ASFA's website. If you are enrolling in a course that has entry requirements you will also need to provide the necessary evidence (as indicated on the *Course Outline*) such as verified copies of qualifications, CV or Language, Literacy and Numeracy evidence. You will also complete pre-training review questions which are integrated into the *Enrolment Form* to ensure that any individual learning needs you have are identified and that you are enrolling in a suitable course.

If you are applying for Recognition of Prior Learning or Credit you should indicate this on your enrolment form and supply certified copies of your transcripts if applying for Credit. See the sections on Recognition of Prior Learning and Credit in this Handbook for further information.

Once you have completed your Enrolment Form or Booking Form send it to learning@superannuation.asn.au. Upon approval of your enrolment you will be sent further information about the next steps and how you can get started in your course.

Entry Requirements

All applicants must meet the published entry criteria to enrol into a course as per each *Course Outline* and ASFA's **Enrolment Policy and Procedure** published on our website.

The minimum age for students enrolling in vocational courses with ASFA is 18 years at the time of enrolment.

Entry requirements may relate to things such as:

- Previous workplace experience
- Previous completion of another qualification that is specified as a pre-requisite for a course
- Levels of language, literacy and numeracy skills appropriate for successful completion of the coursework and also, for effective performance in the workplace in the specific job-role
- Access to a relevant workplace and job-role where the required competencies can be learned and practiced
- Access to a computer that has appropriate software and capacity to access learning and assessment materials
- Access to an internet connection with sufficient capacity to download course materials (e.g. broadband connection).

Language Literacy and Numeracy (LLN)

To maximise the chance of you successfully completing your training, ASFA will identify your Language, Literacy and Numeracy (LLN) level and any additional support requirements. ASFA bases the assessment of LLN level on the Australian Core Skills Framework (ACSF) and all *Course Outlines* specify the LLN entry level required to enrol in the course.

You can show evidence that you have the LLN skills at the LLN level required for the course by one of the following methods:

- Providing a copy of a valid Australian Senior Secondary Certificate of Education (SSCE) issued on completion of Year 12
- Providing evidence of the successful completion of an AQF course at the same or higher level to the course you are applying for (where the language of instruction is English)
- Completing ACER's Foundation Skills Assessment Tool (FSAT) and achieving a minimum Exit level of 3 in both reading and numeracy.

Where LLN gaps are identified, ASFA will discuss options with you including:

- Developing an *Individual Support Plan* outlining additional support requirements and ways of addressing LLN gaps i.e. access to self-paced online learning tools, group tutorials and workshops, and additional trainer and assessor support
- Referring you to external language, literacy and numeracy (LLN) specialists or programs
- Alternative study options.

Unique Student Identifier (USI)

Unique Student Identifier (USI) is a reference number made up of numbers and letters that create a lifetime record of all the nationally recognised training you have completed. Under the Student Identifiers Act 2014 we are required to ensure that all students have a Unique Student Identifier (USI) and we are unable to issue a Testamur (qualification certificate) or a Statement of Attainment to any student if we don't have a USI. This means that as a student you must provide us with your USI upon enrolling into a course. ASFA will not generate a USI on behalf of a student unless you are experiencing difficulties in obtaining a USI.

The main benefits of the USI are:

- You will be able to get a complete record of your Australian-wide VET achievements from a single, secure and accurate online source
- There will be immediate access to VET records. This means you can provide these quickly to employers or other training organisations etc as proof of VET achievements
- It will be easier for training organisations to assess your pre-requisites, Credits and Recognition of Prior Learning (RPL).

Exemptions are provided for an individual where the individual is an offshore international student studying outside of Australia. This means that international students who are enrolled with an Australian training organisation but are not in Australia while undertaking their training do not require a USI in order to receive a Vocational Education and Training (VET) qualification or statement of attainment. In addition, individuals who have a genuine personal objection to being assigned a student identifier will be able to [apply for an exemption to the Student Identifiers Registrar](#).

For more information about the USI please refer to <http://www.usi.gov.au>

Technology Requirements

The following technology requirements are required for studying a course with ASFA.

Hardware

- computer (compatible with Windows, Mac or Android operating systems)
- a reliable internet connection.

Software

- Operating system: Windows, Mac OS X, Linux
- Software: Adobe Acrobat Reader and Flash Player (latest versions available for free download at Adobe website). It is also recommended to have Microsoft Word and Microsoft Excel.
- Internet: Supported browsers include Firefox 3+, Google Chrome 4+, Microsoft Internet Explorer 7 and 8, Opera 9+, Safari 3+ (download latest browser software for free online).

Fees

Course Fees

Each course offered by ASFA has a specific course fee as outlined on the ASFA website and *Course Outline*. The course fee is payable to ASFA prior to the commencement of your course. The commencement of a course is considered to be the time and date when payment has been made and you access your course if studying online, or attend the first day of your workshop if studying face-to-face. Payment of the course fee is required even if you do not end up completing the course or fail to advise ASFA of your withdrawal from the course.

Course fees are intended to be all-inclusive and you will not be 'surprised' by unexpected fees or expenses. The course fee includes:

- All of the training and assessment required for you to achieve the course in which you are enrolling (including one resubmission of assessments tasks if required)
- Online learning and reference materials
- Online assessments
- Sufficient support for you to achieve the course as listed on the *Course Outline*
- Issuance of one set of certification documents including the testamur (certificate) and record of results or a Statement of Attainment (in the case of withdrawal or partial completion).

The ASFA [Fees and Refund Policy and Procedure](#) published on our website informs you of your obligations with regard to your student fees and additional costs, and of eligibility requirements for refunds.

Additional Fees and Charges

Additional fees and charges will apply for the following and are listed on the ASFA website:

- Credit card payment surcharges (where applicable)
- Direct debit setup, transaction and dishonour fees (where applicable)
- Any optional textbooks and materials that may be recommended but not required to complete a course
- A hardcopy of learning materials which will cost \$110
- Second and third assessment resubmissions if required will be at an additional fee of \$50. If you fail to achieve a satisfactory outcome after your third resubmission you must re-enrol into the course and a re-enrolment fee will apply
- A replacement Testamur (Certificate) or Statement of Attainment if required is \$80
- Extension fees if required depending on your circumstances.

Payment Options

Fees for ASFA courses must be paid upon enrolment. Payment options include:

- Credit card – Include credit card details on the *Enrolment Form* (surcharges apply)
- Direct Deposit – Submit a remittance advice to facilitate payment. Email the remittance advice to ASFA using the email address that appears on the form
- Invoice – A request for an invoice can be made to arrange payment. Please send through the appropriate contact email address to facilitate the payment process.

Youth Allowance/AUSTUDY/ABSTUDY-Applicable Only for Onshore Students

Payments while you are studying or training include:

- **Youth Allowance:** Provides financial help for young people who are studying and training full-time, undertaking a full-time Australian Apprenticeship, or looking for work
- **AUSTUDY:** Provides financial help to full-time students and Australian apprentices aged 25 or more
- **ABSTUDY:** Provides help with study costs for Aboriginal and Torres Strait Islander Australians who are studying or undertaking an Australian Apprenticeship.

For more information and to find out if you are eligible for any of these payments refer to the Human Services website www.humanservices.gov.au or contact Centrelink by telephone on: 13 24 90

Refunds

You may be eligible for a refund of all or part of the course fee in the following circumstances:

- You withdraw or cancel your course in writing within the cooling off period if you signed up to a course as a result of telemarketing or door-to-door sales. The cooling off period is 7 days and applies from the date of sign-up
- You enrolled in a course that has been cancelled by ASFA
- You formally advised ASFA in writing before course commencing that you are cancelling from the course – please refer to the Cancellation Fees listed in the table below
- If ASFA terminates a course early and is unable to deliver the remainder of the course as promised you will be issued with a refund for any portion of the course that was not provided.
- In the unlikely event that ASFA is unable to deliver the course as promised due to ceasing operations you will be issued with a refund for any portion of the course that was not provided.

Cancellation Fees		
<p>As ASFA incurs administrative costs prior to the commencement of a program, the following policy applies to all transfers and cancellations for workshops, distance learning and flexible online.</p> <p>Student substitutions can be made without cost at any time before commencement of a course.</p>		
Transfer and cancellation policy	Cancellation Fees	Details
Flexible enrolments		
Before course commencement	\$125	
Within 1 week of course commencement	\$250	
After 1 week of course commencement	No refund	
Workshop enrolments		
More than 14 days prior to commencement	20% of enrolment fee	
Between 14 – 5 days prior to commencement	50% of enrolment fee	
Less than 5 days prior to commencement**	No refund	** includes no shows
Corporate workshops		
Re-scheduling a corporate workshop date	TBC	Once workshop date is locked in between ASFA & client, changes to dates will incur an administration fee, plus any additional costs incurred by ASFA.

Course fees paid are not refundable after course commencement unless special circumstances apply. If you withdraw from a course due to special circumstances you may seek a refund by making an application in writing using the *Application for Refund Form* or via email to learning@superannuation.asn.au. If you have not completed a *Withdrawal Form* you are not eligible for consideration of a refund. If special circumstances apply, the refund request will then be investigated and processed in accordance with the [Fees and Refunds Policy and Procedure](#) published on our website. Notification of the outcome, including a refund if applicable, will be notified to you within 30 business days of ASFA's receipt of the request.

The terms and conditions of enrolment, the *Fees and Refunds Policy and Procedure*, and the availability of ASFA's *Complaints and Appeals Policy and Process*, do not remove your right to take action under Australia's consumer protection laws if you disagree with a refund assessment.

Recognition of Prior Learning and Credit

Recognition of Prior Learning

Recognition of Prior Learning (RPL) is an assessment process where skills and knowledge that you have gained through work and life experience and other unrecognised training can be formally recognised.

ASFA has a process that has been structured to minimise the time and cost for completing a course and provides a supportive approach to students wishing to take up this option. You should ideally apply for RPL by ticking the box to be contacted about RPL on your *Enrolment Form*, but you may also apply during your course. Fees are applicable for RPL and you will be advised of these fees prior to commencing the RPL process. Suitability is determined on how much experience you have in a certain area, your work history and previous training. If RPL is determined as suitable for you, you will be provided with an *RPL Kit* that will guide you in working through each unit to determine relevant skills and experience and provide the required evidence.

Please note that due to ASFA's holistic course development methodology and clustering of units of competency within courses to more effectively meet client needs, maximise outcomes and make for a better learning and assessment experience, RPL will only be granted for a whole course, not part of a course or individual units of competency within a course.

For more information or to apply for RPL please refer to our [Recognition of Prior Learning Policy and Procedure](#) published on our website.

Credit

Credit is formal recognition of the previous studies you have completed for the purpose of reducing the units or modules that you are required to complete in the course you are enrolled in with us. ASFA can grant you credit towards your course for units of competency or modules that you have already completed with another RTO or authorised issuing organisation. We can also grant you Credit for subjects or units you have completed where equivalence can be established between the unit or module in your course, and the subject or unit you have completed. There is no charge to apply for Credit.

To apply for Credit, fill in the *Credit Application Form* and submit it with your *Enrolment Form*. Make sure you attach certified copies of transcripts from your previous study. You can apply for Credit at any time throughout your course, however it is best you do this as part of your enrolment so that Credits are known upfront and you are not required to do any work that you otherwise may not have needed to do. You will be advised in writing of the outcome of your Credit Application.

For more information or to apply for Credit please refer to our [Credit Policy and Procedure](#) published on our website.

SECTION 3: TRAINING AND ASSESSMENT

The AQF and Competency Based Training

The Australian Qualifications Framework (AQF) is a nationally agreed framework that identifies the qualifications available in Australia in the three educational sectors – schools, vocational education and training (VET), and higher education. AQF qualifications are competency-based meaning they involve the specification of knowledge and skill, and the application of that knowledge and skill to the standards of performance required in the workplace. You are deemed competent when you are able to apply your knowledge and skills to successfully complete work activities in a range of situations and environments to the standard required. The required standard is defined by relevant industry bodies and categorised into National Competency Standards for specific industry areas.

Course Expectations

The training and assessment offered by ASFA is competency based and focuses on providing you with knowledge and skills required to the standard of performance required in the workplace. Each of the components of your course is a “unit of competency”. You may either be studying one or a few units of competency or a set of units that make up a total qualification. Each unit of competency is linked to specific skills and knowledge required in the workplace.

Our courses are delivered in clusters. This means groups of similar units have been packaged together and to avoid repetition. You will receive training and assessment for all units in a cluster at the same time.

Our *Course Outlines* include the details of how we deliver the training to you as well as the assessment methods that will be used to assess whether you have reached the required standard of performance. Generally our courses may involve workshops, workplace components, and online learning.

Assessment methods vary from course to course but usually include short answer questions, multiple choice quizzes, case studies, written assignments, and practical observations.

Course Delivery Methods

Flexible Online

Most of ASFA's courses are offered via a flexible online, self-directed, distance learning delivery method utilising resources housed in the ASFA Learning Hub – the learning management system – and supported by qualified trainers and assessors.

Following the enrolment process and receipt of payment, you will be issued with a username and password for the ASFA Learning Hub where you can access your online learning course material, view your enrolment details and results, access student forums and submit your assessments.

We encourage students to become involved in the Student Forums and interact with trainers and other students. All communication is monitored for inappropriate behaviour.

All assessments are conducted online for maximum flexibility and must be completed and assessed within the required course duration time frame which is listed on the *Course Outline* and provided to you upon enrolment.

Workshops

ASFA offers training workshops that give you the knowledge and skills required for any stage of your superannuation career. Workshops are facilitated by an expert team of ASFA trainers and incorporate practical examples, exercises and small group activities to enhance the learning experience. Our workshops are run as one day (non-accredited courses) or three-day (RG 146) workshops.

Training workshops are scheduled regularly in Sydney, Melbourne and Brisbane. Please see the [Workshop Calendar](#) on the ASFA website for upcoming workshops dates.

Corporate Training

ASFA works with some of the industry's most respected organisations to train their staff via corporate workshops and customised training solutions. By working closely with superannuation industry experts and policymakers, we ensure you and your staff benefit from the most up-to-date information.

ASFA's full range of subjects and courses can be developed as customised corporate workshops, specially designed to meet the training needs of your organisation.

Costs are available upon consultation. To discuss a tailored solution for your organisation, contact ASFA Learning on (02) 8079 0855.

Course Duration

Your course must be completed in the duration specified in the relevant *Course Outline* listed on ASFA's website. You will also be sent an email upon enrolment confirming your course end date.

Full qualifications have a time limit of three years for completion (this may change if you are doing a state/federally funded course as you will be bound by the nominal terms of the funded contract).

If your course is not completed within the allocated timeframe it will be deemed to have lapsed and you will be withdrawn from your course. You will be required to re-enrol if you still wish to complete the course and additional fees will apply.

Learning Resources

ASFA is committed to providing you with the learning materials and facilities necessary to complete your course. You will be provided with suitable and relevant learning resources that suit the delivery model for the course, including online course notes, learner guides, case studies and workplace simulated environments. Learning activities will include a variety of experiences to ensure you achieve the learning outcomes and gain the knowledge and skills required for the course.

Traineeships

A traineeship is the time spent learning a job (or vocation) under a supervisor. You can do a traineeship in most workplaces, for example in a shop, a fast food outlet or office. In some instances, training may be completely undertaken in your workplace. The government and your employer may subsidise your off-the-job training component making it cost effective to complete.

As a trainee, you and your employer have a legal agreement called a training contract. This lasts until you have completed your formal training with ASFA and on-the-job training with your employer and both you and your employer agree you are competent. A training contract cannot be terminated without the mutual agreement of both you and your employer. You will learn on-the-job under your supervisor at your place of work, as well as off-the-job with ASFA in order to complete your nationally recognised qualification.

As an RTO, ASFA is able to offer traineeships in the following qualifications, depending on which state of Australia you reside in as traineeship funding is administered differently by each state:

- BSB30215 Certificate III in Customer Engagement
- FNS30115 Certificate III in Financial Services
- FNS40915 Certificate IV in Superannuation
- FNS41815 Certificate IV in Financial Services

The standard lifecycle of a traineeship program is 12 to 36 months depending on the qualification and state. However, as all traineeships are competency based, the actual completion date may be earlier than the expected completion date. An Apprenticeship Network Providers (ANP) helps to set up the traineeship with the Federal Government.

ASFA will partner with you and your employer to ensure the educational component and workplace assessments are completed within the Federal Government's timeframe.

For further information on Traineeships please visit the Australian Apprenticeships Website at <https://www.australianapprenticeships.gov.au>, or contact **Student Services**.

Assessment

Assessment is the process of collecting evidence and making judgements on whether competency has been achieved. Assessment is an important part of your learning and is required in order for you to gain a nationally recognised qualification or statement of attainment (one or more units of competency).

In order to be assessed as competent, you will need to show you can apply the knowledge and skills you have learned to successfully complete work in a range of situations and environments to the standard required. Competency is simply about demonstrating that you can do the task with confidence to the required industry standard.

ASFA complies with ASQA's requirements and upholds the principles of validity, reliability, fairness and flexibility when developing or conducting assessments. All assessments comply with training package requirements and may include observation, demonstration, work samples, assignments, case studies, role plays, oral and written questioning, quizzes, project work, and individual and group work tasks. Assessment information is provided within the ASFA Learning Hub for each subject you are studying and will include detailed instructions around how and when each assessment will occur in your course.

Workplace Assessment

Some units are best assessed in the workplace or in a realistic simulated workplace setting under the normal range of workplace conditions, as prescribed in the relevant National Training Package. This is also a requirement if you are undertaking a traineeship. ASFA will assist with arranging suitable workplace assessments as required by the course and where required, simulated workplace assessment will be conducted by ASFA assessors.

Evidence

ASFA Learning will provide you with assessment guides, instructions and assessment activities to promote the collection of evidence used to determine competence. Where possible, assessment tasks are designed for completion as work-based tasks, giving you an opportunity to apply your learning to day-to-day work situations.

Submitting Assessments

All assessments should be submitted via the ASFA Learning Hub. On submission you will be asked to make a declaration that the work is your own.

To safeguard against accidental loss of assessment tasks, it is expected that you keep a copy of each assessment task in either soft copy or hard copy. You should also regularly save your work on an ongoing basis when logged in to the ASFA Learning Hub. In the event of loss occurring, you will be required to submit a new copy of the assessment task concerned.

If submitting in hard copy, you must keep a copy of all tasks that you submit as we are not able to return copies. Additionally, we will not be held responsible for any items that go missing in the post. If this occurs, you will be asked to re-submit the work.

Feedback and Results

Assessments will be marked within 30 days of receipt. Your assessor will provide you with feedback and you will be notified through the ASFA Learning Hub of the outcome of the assessment.

Each accredited assessment task will be given an outcome of either Satisfactory (S) or Not yet satisfactory (NYS). You must complete all tasks for a unit satisfactorily to achieve an overall outcome of Competent (C) for a unit of competency.

For a unit of competency you will receive an overall result of either:

Competent	C
Not yet competent	NYC

Resubmitting an Assessment Task

If deemed 'Not yet satisfactory' for an assessment task, you will be requested to provide additional evidence of competency and have the opportunity for one re-assessment. You will be given a timeframe for your resubmission and advised what you must include in your re-submission. Please note that resubmission of tasks must be done within the overall timeframes allowed for your course.

If, after the second attempt, you are still assessed as Not yet satisfactory you may need to re-enrol and complete additional training and assessment to support you in achieving a Competent outcome and additional re-enrolment fees will apply as per the fees and charges information on ASFA's website and ASFA's *Fees and Refunds Policy and Procedure* published on our website.

Academic Misconduct

ASFA has a no tolerance policy for plagiarism, cheating and collusion. Students are expected to act with integrity at all times and only submit work that is their own or that has been appropriately referenced and includes acknowledgements of all resource materials used in the preparing the work.

When you submit your assessments, you will be required to sign a declaration that the work provided is your own and that you have not cheated or plagiarised the work or colluded with any other student/s.

If you are found to have plagiarised, cheated or colluded, you will be given an opportunity to respond to the allegations. If you are found to have plagiarised, cheated or colluded, we will be required to take disciplinary action which is likely to require you to re-enrol and complete the full course again and standard enrolment charges will apply. No refunds are available to learners who are found guilty of academic misconduct.

For more information please refer to our [Academic Misconduct Policy and Procedure](#).

Assessment Appeals

All students have the right to appeal an assessment decision where they feel the assessment process was unfair or that the decision made by the assessor does not accurately reflect their competence or grade of achievement.

If you do not agree with an assessment decision, you can lodge an assessment appeal by following the [Complaints and Appeals Policy and Procedure](#) published on the ASFA website and detailed in this handbook.

SECTION 4: SUPPORT AND PROGRESSION

Support during your Studies

Support Services

We are committed to ensuring that you get all the support you need to be successful in your studies and that people with a disability have access, support and equal opportunities when studying at ASFA.

The *Enrolment Form* contains pre-training review questions to identify any support you need. You will also be required to show evidence that you have the language, literacy and numeracy (LLN) skills at the required level for the course. Based on the information you provide in your *Enrolment Form* and/or your LLN level, we will contact you to discuss your support needs. Your support needs can also be discussed at any stage during your course.

The *Course Outline* for each course lists the support available to all students studying with ASFA which generally includes:

- Interaction with trainers and fellow students via the online forum within the ASFA Learning Hub
- Access to course materials online
- Student Advisors available from 9am – 5pm, Mon-Fri
- Comprehensive support from trainers via phone and email as required.

Additional support services that we can offer or refer you to whilst studying include:

- Classes to assist with study skills
- Referring to a learning specialist for advice regarding appropriate learning support and reasonable adjustment
- Referrals to relevant external services (please see below for a list of External Support Services)
- Group tutorials and workshops where you can work with your fellow students
- Specialist support for students with a disability (please see Reasonable Adjustment below)
- Identifying preliminary support programs or discussing alternative study options.

ASFA Learning Hub Student Forum

When you enrol you are automatically subscribed to the Student Forum on the ASFA Learning Hub. You will receive an e-mail each time another student in the same subject posts a message to the forum.

The forum lets you communicate with other enrolled students. It is ideal if you want to ask for help with a particular topic, share ideas or problems, check up on where other students are up to in their study or just have a chat and network.

ASFA staff may occasionally post messages in the student forum to advise students of important subject information. Therefore, it is recommended that you remain subscribed to the Student Forum during the course so that you don't miss out on any communication.

ASFA staff monitor the Student Forum but do not respond to specific queries posted on the forum. Queries should be addressed to learning@superannuation.asn.au rather than to the forum.

When communicating within the Student Forum you are expected to follow the same standards of behaviour as you would in a workshop situation and obey the rules of online etiquette and show respect for fellow students and their opinions. If you post inappropriate or offensive material on the Student Forum you will have your access to the Student Forum revoked by ASFA and may be subject to disciplinary action such as suspension or being withdrawn from your course.

External Support Services

If you require additional support with your studies, work or life, ASFA provides the following referrals to community organisations who may be able to assist you:

Reading and Writing Hotline

Telephone: 1300 655 506

Website: <http://www.readingwritinghotline.edu.au>

For the price of a local call anywhere in Australia, the Hotline can provide you with advice and a referral to one of 1200 providers of courses in adult literacy and numeracy.

National Disability Coordination Officer (NDCO) Program

Telephone: 133 873

Website: <https://www.education.gov.au/national-disability-coordination-officer-programme>

The Australian Government's National Disability Coordination Officer (NDCO) Program works strategically to assist people with disability access and participate in tertiary education and subsequent employment, through a national network of regionally based NDCOs.

Centrelink

Telephone: 131021

Website: www.centrelink.gov.au

If you are completing a full time course you may be eligible for benefits through Centrelink.

Australian Apprenticeship Centres (AAC)

Telephone: 1800 639 629

Website: <https://australianapprenticeships.gov.au>

Australian Apprenticeship Centres handle all matters related to traineeships and apprenticeships.

Lifeline

Telephone: 13 11 14

Website: <https://www.lifeline.org.au>

Anyone can call Lifeline. The 13 11 14 service offers a counselling service that respects everyone's right to be heard, understood and cared for. They also provide information about other support services that are available in communities around Australia. If you feel that you might need telephone counselling, you can call about anything that might be troubling you.

Reach Out

Website: www.reachout.com.au

Reach Out is a web-based service that inspires young people to help themselves through tough times, and find ways to boost their own mental health and wellbeing. Their aim is to improve young people's mental health and wellbeing by building skills and providing information, support and referrals in ways they know work for young people.

Reasonable Adjustment

Reasonable adjustment means a modification made to the learning environment, training or assessment methods used to enable students with a disability to access and participate in training on the same basis as those without a disability.

Whilst the possibilities of reasonable adjustments are considerable and will always be based on your individual needs, some examples of reasonable adjustments that can assist you to meet course requirements if you have a disability include:

- Making training and assessment resources and methods more accessible e.g. providing learning materials in an audio format or large print
- Adapting physical facilities, environment and/or equipment e.g. an adjustable workstation, ergonomic chair or desk, setting up hearing loops
- Making changes to assessment arrangements e.g. more time allowed for assessments, providing note-takers or interpreters
- Making changes to the way evidence for assessment is gathered e.g. written questions asked orally, audiotaped or videotaped answers instead of written answers.

You will complete pre-training review questions which are integrated into the *Enrolment Form* to ensure that any learning needs you may have are identified and reasonable adjustments to the learning or assessment process or methodology requested. You may also request reasonable adjustment at any point during your course by contacting **Student Services**. All personal information provided around disabilities is handled confidentially and any questions asked around disability are only asked for the purposes of being able to offer support and arrange reasonable adjustments.

Student Progression

ASFA is committed to providing a supportive learning environment. Your enrolment will be monitored to ensure that if you are at risk of not achieving satisfactory progress you receive appropriate learning support and assistance. You will also receive reminder emails throughout your course enrolment to ensure you are on track and can check your results and progress in the ASFA Learning Hub.

Extensions

You may request a once-only extension of up to two weeks free of charge if you are experiencing difficulty or hardship in completing your studies due to:

- Medical or compassionate grounds
- ASFA not fulfilling its service obligations
- Extreme emergencies/circumstances.

You may also purchase additional extension time if required as per ASFA's ***Fees and Refunds Policy and Procedure***.

Requests for extension must be made in writing to learning@superannuation.asn.au prior to your original completion date expiring and the reason(s) for the extension must be stated and you must provide supporting documentation to support your request e.g. medical certificate. The extension period granted will be added to your overall enrolment duration and you will be notified of your new completion date via email. The extension period granted will become the final completion date for any outstanding assessments and late assessment submissions will not be accepted. If you fail to submit any outstanding assessment(s) by the final completion date your enrolment will be withdrawn and you will need to re-enrol in the course if you still wish to complete it and standard enrolment charges will apply.

Deferrals

You can defer studies for a maximum of up to 12 months on the grounds of compassionate or compelling circumstances such as:

- Medical circumstances: where your medical condition has changed significantly since enrolling in the course
- Family/personal circumstances: death or severe medical problems within your family, or unforeseen family financial difficulties
- Major political upheaval or natural disaster.

Requests for deferral must be made in writing to learning@superannuation.asn.au and the reason(s) for the deferral must be stated, together with supporting evidence. If a deferral is granted you will be notified of your new course commencement date and completion date by email. If studies are not resumed within the maximum 12 month period you will formally be withdrawn from your studies and will need to re-enrol in the course if you still wish to complete it and standard enrolment charges will apply.

Withdrawals

If you wish to withdraw from your course you are required to fill in a ***Withdrawal Form*** available on ASFA's website and email it to learning@superannuation.asn.au. If your employer has paid for your course and you resign or are terminated from employment, your employer can provide a *Withdrawal Form* on your behalf.

Where fees have been paid, you or your employer may wish to apply for a refund if special circumstances apply by using the ***Application for a Refund Form*** following our ***Fees and Refunds Policy & Procedure***. It is recommended that you discuss continuation of your studies with your employer before you departure if they have paid for your course and you wish to continue.

If you have not completed your course by your allocated completion date and there has been no communication with ASFA, Student Advisors, or your Trainer or Assessor despite three attempts by any of these parties; you will be considered withdrawn from the course. Written notification via email will be sent to you advising you that your enrolment has been withdrawn. To continue your studies you will need to re-enrol and standard enrolment charges will apply.

When your withdrawal application has been processed and any outstanding fees have been finalised, you will receive a Statement of Attainment for any units of competency completed. Any attempted/not completed units within your enrolled qualification will result in a withdrawn outcome.

Training Package Transitions

Nationally endorsed training packages are developed by **Service Skills Organisations** to meet the training needs of an industry, or a group of industries. Training packages are amended from time to time and training packages can be entirely reviewed and new versions developed and released.

This means that there could be changes to a qualification or unit of competency you are studying such as codes and titles, issuing rules, and units of competency may be superseded with equivalent or non-equivalent versions. ASFA must comply with the Standards for Registered Training Organisations (RTO's) 2015 and ensure that you are not disadvantaged by these changes. If a change occurs during your enrolment, within the period of 12 months from the date the replacement training product was released on the National Register, you must have either completed your training and been issued with your certification document, or you must have been transferred to the revised training product. You cannot remain in or be issued a certification document for a superseded training product beyond the 12 month time period from the release date published on the National Register. ASFA will cease enrolments into superseded qualifications or units of competency as soon as possible in order to ensure learners are receiving the most current training product.

If you are enrolled in a qualification which is superseded part way through a training program you will be offered and encouraged to transfer your enrolment to the new qualification once it is obtained on ASFA's scope of registration.

Where a qualification is no longer current and has not been superseded, your training and assessment is to be completed and the relevant AQF certification documentation issued within a period of 12 months (unless otherwise advised) from the date the AQF qualification was removed or deleted from the National Register.

Where a skill set, unit of competency, accredited short course or module is removed or deleted and not superseded by another training product, your training and assessment must be completed and the relevant AQF certification documentation issued within a period of 12 months from the date of it being removed or deleted from the National Register.

Student Records Management

Records Keeping

ASFA ensures that its record keeping procedures comply with the quality standards set for Registered Training Organisations. Your records are considered confidential and systems are permanently backed up to ensure the security of your records. Strict guidelines exist for the access to and use of this data. We will not disclose personal information concerning you to parties outside ASFA, other than for a purpose that has been made known to you and to which you have given your written consent, except where we are legally required to do so. We collect, hold and use personal information that is reasonably necessary for, or directly related to, our functions or activities. The personal information we collect may include:

- Your name and date of birth
- Your contact details
- Your home contact details, where this has been provided as the preferred means of contact
- Details of your employer organisation
- Your attendance at seminars, training programs and other events.

We are required by law to collect some information that is considered “sensitive” under the Privacy Act if you are enrolling in an accredited course, for example:

- Whether you speak a language other than English at home, whether you are of Aboriginal or Torres Strait Islander origin, and whether you consider yourself to have a disability, impairment or medical condition
- Whether you require reasonable adjustment due to disability
- Your dietary requirements are collected for catering purposes at workshops.

We will only collect sensitive information from you directly, or with your consent.

Access to Your Records

You may access or obtain a copy of the records that ASFA holds about you at any time. This includes personal information and records of participation and progress.

If you want to access or obtain a copy of records, you must make a request in writing to [Student Services](#) outlining which records you wish to access. There is no charge to access your records.

Amendment to records

If you consider the information that ASFA holds about you to be incorrect, incomplete, out of date or misleading, you can request that the information be amended by emailing [Student Services](#) and outlining what needs to be updated or amended. Please note it is your responsibility to keep us updated of any changes to your contact details or personal information.

SECTION 5: COMPLETION

Certificate Issuance

As your RTO we have the responsibility to issue your Testamur (AQF qualification certificate), record of results and Statement of Attainment documents in line with the AQF Qualifications Issuance Policy and our [Certification Issuance Policy and Procedure](#) available on our website.

On successful completion of your course, payment of all relevant fees and a verified Unique Student Identifier (USI) on file, we will issue you with a Testamur and record of results within 30 days. The record of results will show the units of competency achieved in the course and corresponding results.

If you withdraw, complete a short course or partially complete a qualification, a Statement of Attainment will be issued within 30 days of withdrawal as long as all relevant fees have been paid.

ASFA reserves the right to with-hold the issuance of Testamurs and Statements of Attainment until all fees related to the course have been paid, except where ASFA is not permitted to do so by law.

ASFA must have your valid USI on file to be able to issue your Testamur or Statement of Attainment.

Records of qualification and unit of competency achievement are kept securely on record by ASFA for a period of at least 30 years.

Report Codes on Statements of Attainment and Records of Results

The following Report Codes apply to ASFA records of results and Statements of Attainment:

Competent	C
Not yet competent	NYC
Recognition of Prior Learning	RPL
Credit	CT

Replacement Certification Documents

You can request a replacement copy of any certification document issued by ASFA at any time for an additional charge of \$80. Please contact [Student Services](#) to request a replacement.

Authentication / Verification of Certification Documents Issued by ASFA

Registered Training Organisations, Higher Education Institutes, Employment Agencies, and members of the public are welcome to contact **Student Services** to confirm the details of any Testamur, Statement of Attainment or Record of Results issued by ASFA. The person making the enquiry must have the student's permission and provide evidence of this to ASFA, as well as provide the details of the document including student name, qualification or unit details, issue date and document number.

Continuing Professional Development

Continuing Professional Development (CPD) is a career-long approach to planning, maintaining and developing knowledge and skills.

It is an all-encompassing practice that incorporates structured learning and assessments of all types, discussion groups and committee participation and professional reading.

Professionalism

Continued development of your knowledge and skills across your career is essential to your growth as a professional.

Compliance

Compliance with ASIC's Regulatory Guide 146 and APRA's 'Fit and Proper' Policy is continuous. ASFA has set benchmarks in education and CPD to meet these ongoing compliance requirements.

Accreditation

Fellows and Associates must obtain 30 CPD points each year to maintain their status.

SuperCPD

SuperCPD is our online CPD solution to keep you up to date with the latest industry trends and developments while earning at least 20 CPD points per year.

ASFA Membership

ASFA membership is your opportunity to help ensure the superannuation system remains effective, efficient and sustainable. It is an easy and convenient way for you, your organisation and key staff to stay informed about new developments via our expert policy team and also through your involvement in our policy councils, working groups and discussion groups.

Through ASFA Events and ASFA Learning you'll enjoy continued professional development and opportunities to build connections and strengthen networks in this politically and economically crucial industry.

With the support of the whole superannuation industry, ASFA will always advocate for legislative changes that will ensure the best possible retirement outcomes for fund members.

Being a member of ASFA is your chance to be involved, have your say and be heard.

SECTION 6: FEEDBACK AND CONTINUOUS IMPROVEMENT

Feedback

Your feedback is important to us and assists in ensuring that our services meet your needs. We use feedback from students and employers to contribute to our continuous improvement processes so we are always striving to do better.

ASFA collects and analyses feedback from learners, employers and industry representatives and has a quality management system in place to ensure ongoing and continuous improvement of the services it provides. Feedback surveys are circulated at the end of each workshop and also on completion of a course. We also welcome feedback from you at any time by email and phone or by completing our [Suggestion for Improvement Form](#) located on the ASFA website.

Complaints and Appeals

ASFA supports and encourages open communication and is committed to developing a procedurally fair complaints and appeals process that is carried out free from bias, following the principles of natural justice. ASFA ensures that complaints and appeals:

- Are responded to in a consistent and transparent manner
- Are based on evidence that is relevant, sufficient, current and authentic
- Are responded to promptly, objectively, with sensitivity and confidentiality
- Are reviewed by an impartial person who was not involved in the original issue
- Are able to be made at no cost to the individual
- Are used as an opportunity to identify potential causes of the complaint or appeal and take actions to prevent the issues from recurring as well as identifying any areas for improvement.

If you wish to lodge a complaint you can do so in writing by contacting Student Services or completing the [Complaints and Appeals Form](#) located on ASFA's website. You can also view the full ASFA [Complaints and Appeals Policy and Procedure](#) on the ASFA website.