



The National Finance Institute

Trainee Handbook

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About The National Finance Institute (NFI)

The National Finance Institute (NFI) specialises in high quality, client focused training and capability development. As a Registered Training Organisation (RTO) we offer nationally accredited qualifications and are recognised by the industry as a provider of choice for those who value educational opportunities based on real life and practical experience in both the Financial Services and broader professional sectors.

Our training courses provide a balance between theory and real-life practical skills to deliver results that can be immediately applied in the 'real world'. We believe this is an important key to success in the finance industry.

Peter Heinrich started NFI in 2004 with the objective of forming the industry's leading training organisation. Both directors have extensive experience in the finance industry.

For over 30 years Peter Heinrich has been heavily involved in the banking and mortgage broking industries. His last 7 years in banking were as State Manager (WA) for St George Bank, with a major focus on growing the mortgage broking unit.

Active participation as an adult learner will ensure that study is successful. With the support of NFI and a trainee's commitment it is possible to advance in a chosen career.

During training a trainee will have certain rights and responsibilities, which are covered in this Handbook. However, if a trainee has any questions regarding these rights and responsibilities they are always welcome to request further information.



General Information

The purpose of this trainee handbook is to provide information regarding NFI's training and assessment services, policies and procedures and also any legislation or guidelines, which may be relevant to trainees' training programs. Once a trainee has commenced a training program with NFI all parties have a responsibility to each other to manage the process effectively. NFI will provide support and advice in order to assist in the achievement of the course or qualification in which a trainee is enrolled.

The National Finance Institute Contact Details
PO Box 1354
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The Unique Student Identifier (USI)

Trainees undertaking nationally recognised training in Australia will need to have a Unique Student Identifier (USI) and should apply and gain this as soon as possible prior to or shortly after enrolment.

A USI will give trainees access to an online record of training completed since 1 January 2015. This will then allow a comprehensive transcript of training to be accessed. This can be used when applying for a job, seeking a credit transfer or demonstrating pre-requisites when undertaking further training.

A trainee cannot be issued with a Certificate or Statement of Attainment after 1 January 2015 unless they have a USI.

Upon enrolment with NFI trainees will be requested to provide their USI as part of the enrolment question process. It is free and easy for a USI to be created online at www.usi.gov.au

International trainees studying offshore and who do not intend on coming to Australia to study do not need a USI (at enrolment a suitable form of photo identification should be provided to prove identity – suitable forms of identification are driver's licence, national identification card or passport). You will be enrolled as the name appears on these documents and your certification will be issued using this name.

Steps to create your USI

Step 1 Have at least one and preferably two forms of ID ready from the list below:

- Driver's Licence
- Medicare Card
- Australian Passport



- Visa (with Non-Australian Passport) for international students
- Birth Certificate (Australian)
- Certificate of Registration by Descent
- Citizenship Certificate

IMPORTANT: To make sure all training records are kept together, the USI will be linked to your name as it appears on the form of ID you used to create the USI. The personal details entered when you create a USI must match exactly with those on your form of ID. This will also be the name that you should enroll under with NFI and the name which will appear on all certification issues by NFI. Names on certificates cannot vary from the name registered with the USI.

Step 2 Have personal contact details ready (e.g. email address or mobile number or address).

Step 3 Visit the USI website at: usi.gov.au.

Step 4 Select the 'Create a USI' link and follow the steps.

Step 5 Agree to the Terms and Conditions.

Step 6 Follow the instructions to create a USI – it should only take 5 to 10 minutes. Upon completion, the USI will be displayed on the screen. It will also be sent to your preferred method of contact.

Step 7 You should then write down the USI and keep it somewhere handy and safe.

Step 8 Provide the USI to NFI by email or when you enrol.

Enrolment

Enrolment Information

Having selected NFI as your chosen Registered Training Organisation (RTO), trainees will need to complete the enrolment process which will provide NFI with personal details and the course or qualification you will be undertaking. Prior to enrolment the details of this handbook should be read and understood. If you require further information or wish to talk to someone about your options of study and payment terms please do not hesitate to contact us. The enrolment process is streamlined through our website at www.financeinstitute.com.au where the "Enrol Here" button will take you through to the learning mode/course options. From there you will conclude the enrolment process by completing your payment options which include cheque, bank deposit, PayPal or most commonly through our secured eWay gateway by credit card. All course fees are shown in full, prior to the payment being processed.

The information collected within the enrolment form process is used for administrative and statistical purposes (called AVEMTISS information) and is required by the national training authorities. Should this information not be supplied at enrolment it may affect your terms or enrolment or the services which NFI supplies to you. The enrolment information is important in helping us assist you in your



studies and for us to keep in contact with you. If at any stage there is a change to your details (e.g. address, phone number or email address) you must notify NFI as soon as possible via enquiries@financeinstitute.com.au.

Prior to enrolment or Commencement of Training

Prior to enrolment or the commencement of training and assessment NFI offers advice and information to the prospective trainee about the training product appropriate to meet the trainee's needs, taking into account the individual's existing skills and competencies, via the Trainee Handbook, website, or via verbal communication and written correspondence (in the form of a survey). This enables the trainee to make informed decisions about undertaking training with NFI and at a minimum would include the following content:

- a. The code, title and currency of the training product to which the trainee is to be enrolled, as published on the National Register
- b. The training and assessment, and related educational and support services NFI will provide to the trainee including the:
 - i. estimated duration
 - ii. expected locations at which it will be provided
 - iii. expected modes of delivery
 - iv. name and contact details of any third party that will provide training and/or assessment, and related educational and support services to the trainee on the RTO's behalf, and
 - v. any work placement arrangements if applicable.
- c. The RTO's obligations to the trainee, including that the RTO is responsible for the quality of the training and assessment in compliance with these Standards, and for the issuance of the AQF certification documentation.
- d. The trainee's rights, including:
 - i. details of the RTO's complaints and appeals process required by Standard 6 of the Standards for Registered Training Organisations (RTO) 2015, and
 - ii. if the RTO, or a third party delivering training and assessment on its behalf, closes or ceases to deliver any part of the training product that the trainee is enrolled in, how these services will be continued
- e. The trainee's obligations:
 - i. repayment of any enrolment debt to NFI
 - ii. complete the required enrolment forms and applications, providing NFI with the required/requested information. In the event that the information is not supplied services may be delayed to the trainee.
 - iii. apply for and supply a Unique Student Identifier (USI)



Qualification Enrolment Durations and Conditions of Enrolment

Upon enrolment the following course enrolment durations are given:

Qualification	Duration with Comments
BSB30414 Certificate III in Business Administration	<ul style="list-style-type: none"> • 12 months duration for full qualification • When enrolling in single units of competence 3 months per unit of competence
BSB42015 Certificate IV in Leadership and Management	<ul style="list-style-type: none"> • 12 months duration for full qualification • When enrolling in single units of competence 3 months per unit of competence
BSB51915 Diploma of Leadership and Management	<ul style="list-style-type: none"> • 12 months duration for full qualification • When enrolling in single units of competence 3 months per unit of competence
FNS40215 Certificate IV in Bookkeeping	<ul style="list-style-type: none"> • 12 months duration for full qualification • When enrolling in single units of competence 3 months per unit of competence
FNS40615 Certificate IV in Accounting	<ul style="list-style-type: none"> • 12 months duration for full qualification • When enrolling in single units of competence 3 months per unit of competence
Dual Qualification FNS40215 and FNS40615	<ul style="list-style-type: none"> • When trainees enroll in the full dual qualification combination of FNS40215 and FNS40615 and under take the 14 unit combination they receive enrolment duration of 24 months. Both classes would have the same start and completion dates recorded
FNS40815 Certificate IV in Finance and Mortgage Broking	<ul style="list-style-type: none"> • 6 months duration for the full qualification
FNS50315 Diploma of Finance and Mortgage Broking Management	<ul style="list-style-type: none"> • 12 months duration for the full qualification
Combined enrolment of FNS40815 and FNS50315	<ul style="list-style-type: none"> • When a trainee enrolls in both qualification at the same time, they are given the same commencement date for both classes. A 6 month completion date for the FNS40815 and 12 months for the FNS50315
FNS41815 Certificate IV in Financial Services	<ul style="list-style-type: none"> • 12 month duration for full qualification • When enrolling in single units of competence 3 months per unit of competence
FNS40115 Certificate IV in Credit Management	<ul style="list-style-type: none"> • 12 month duration for full qualification • When enrolling in single units of competence 3 months per unit of competence
FNS50215 Diploma of Accounting	<ul style="list-style-type: none"> • 12 month duration for full qualification • When enrolling in single units of competence 3 months per unit of competence



Upon successful completion of studies or at the end of an enrolment period, the following conditions apply:

- If the assessment tasks have been completed for a full qualification and you have been deemed competent for each assessment, you will receive a Qualification and academic transcript.
- If the assessment tasks have been completed for units of competence (and where the combination of these units of competency do not meet the qualification requirements) you will receive a Statement of Attainment.
- If you have completed assessment tasks and deemed not yet competent or working towards competency, then you will be able to resubmit/reattempt these tasks in accordance with Re assessment policy. Resubmissions must be completed within the enrolment period or within a pre-arranged pre-paid extension period.
- If, within the enrolment period, you have not submitted any assessment tasks, nor applied for an extension, you will be withdrawn from your course and a result of No Result – Withdrawn will be recorded. You then have the option to re-enrol at a reduced cost.
- If you have not submitted any assessment tasks, you will receive a reminder email prior to the course expiry date. This email will confirm the current status of your studies.

Centrelink Approved Programs

All NFI courses have been approved by Centrelink (the Department of Human Services), so that eligible individuals can seek financial assistance whilst studying full time with NFI. Study can be undertaken at any time e.g. nights and weekends allowing individuals to study when they want and to complete studies in a flexible environment. Individuals are responsible for notifying Centrelink upon completion of their studies.

The total course hours and durations are based upon nominal hours of the qualification. Individuals are able to complete their studies before the timeframes listed. Centrelink determine a full time study load as 20 hours per week.

How do you apply for financial assistance? What are the steps involved?

For general information on financial assistance available, please apply directly to your Centrelink office or refer to the link below:

<https://www.humanservices.gov.au/customer/themes/students-and-trainees> for further information on the financial assistance available under the various allowance:

When applying please quote: Registered Training Organisation: The National Finance Institute; Reference Number: 2P811 and our email: enquiries@financeinstitute.com.au

NFI does not currently provide training under the Australian Apprenticeship or Traineeship scheme.



Fees and Charges

Current Fees and Charges

An enrolment is considered complete when payment has been received in full by NFI. All fees are listed in Australian dollars.

NFI will only accept a maximum of \$1500 deposit on any course. Any balance due will be taken on the first day of training or when study is about to commence. Further payments will not be greater than \$1500 for training or other related services.

Payment methods accepted, include credit cards, cheque, money order, PayPal or direct deposit.

Certification will not be issued to any trainee until full payment has been received by NFI

Payment Plans

NFI has a payment plan option that can be used for all enrolments over the value of \$400, except for RPL services.

Payment plans are available on a 2, 3 or 4 month installment basis. Payment plans are only available for payment via credit cards. After the first payment has been processed, subsequent payments are processed on the same date each month, or nearest business day, for the term chosen.

There is a \$40 establishment fee which is added to the total cost of the enrolment fee.

Payment amounts are calculated in the following way: Enrolment amount plus the establishment fee, divided by the number of installments. Example:

- The FNS40815 Certificate IV in Finance & Mortgage Broking program undertaken online costs \$695 and the trainee wishes the payment plan to be taken over 4 months. The fees would be $(\$695 + \$40) / 4 = \$183.75$ pm (this is the monthly fee payable for 4 months).

A new trainee can request a pay by the month application form which is then to be completed and sent to NFI by email to enquiries@financeinstitute.com.au. The form is also available on the NFI website under Forms.

In the event that trainees fail to make the agreed payments on the scheduled dates and when payments are overdue by more than 60 days, NFI will notify the trainee of their commitment to comply with their credit obligations.

NFI reserves the right to suspend services and access to learning systems until due payments have been made.

Course fees can be paid as per the enrolment instructions contained on the invoice. Terms are 30 days for pre-arranged group clients. Receipts will be issued by email.



GST

Training courses offered by NFI are GST-free. Recognition of Prior Learning, extensions or any additional material, products or services provided by NFI, are subject to GST at 10%. GST is inclusive in any advertised prices.

Re-Assessment Fee

Trainees are permitted a total of 3 attempts at each assessment task. In the event a trainee is deemed CNA- Competency Not Achieved/fail in their 3rd attempt, the trainee will incur a \$99 re assessment fee for a 4th assessment attempt, if requested by the trainee. Where there is an alternative assessment task available the trainee will be given this to complete.

In the event that the trainee is deemed CNA- Competency Not Achieved/fail in the 4th assessment attempt, and the trainee still wishes to pursue the qualification, the trainee will be required to re-enrol.

Re-Enrolment Fee

The re-enrolment fee payable is:

- Workshop (if applicable) - \$695
- Distance learning - \$495 (updated material will be forwarded by mail if required)
- Online e-learning - \$395 (login instructions will be forwarded by email)

Upon re-enrolment, a trainee will be given 6 months to complete their studies.

Any assessment tasks that have been deemed competent in the original enrolment will be recognised and these assessment tasks will not have to be undertaken again, provided those assessment tasks were completed within a 2 year period prior.

Transfer Fees

For conditions on transfers, please refer to NFI's transfer and extension policy.

Face to face transfers

- A request made to transfer to another scheduled workshop with 7 or more days' notice of the commencement of the first scheduled day - no charge
- A request made to transfer to another scheduled workshop with 3 to 6 days' notice of the commencement of the first scheduled day - \$45 administration fee
- A request made to transfer to another scheduled workshop with less than 3 days' notice of the commencement of the first scheduled day - \$75 administration fee



- When a trainee attends the first scheduled day of the workshop and then requests to transfer from that scheduled workshop to another - \$100 administration fee will apply and approval will only be given in exceptional circumstances and at NFI's discretion
- "No show" trainee - a trainee that is scheduled to attend a face to face session and does not attend that session and with no notification of their absence - will be considered as withdrawn and there will be no refund of fees paid and trainee will be required to re-enrol
- A request made to transfer from a workshop enrolment to an RPL enrolment, within 7 days of the scheduled first date of the workshop, and where no course material has been issued or login attempts have occurred - \$100 administration fee (a refund of the difference of any fees paid less the administration fee, will be paid in accordance with NFI's refund policy)

Online / Distance / RPL transfers

- If a trainee requests to transfer from a course offered online / distance - this will incur a transfer administration fee of \$45.
- A request made to transfer from course offered online / distance to a RPL enrolment where login details have already been provided - \$100 administration fee (a refund of the difference of any fees paid less the administration fee, will be paid in accordance with NFI's refund policy)
- For courses undertaken on a unit by unit basis - any request for transfers to a different course or unit must be received within 5 working days of the original login being issued or a transfer administration fee of \$49 will apply

Trainees cannot transfer their enrolment in an NFI course to another person. For conditions on transfers, please refer to NFI's transfer and extension policy.

Extensions and Fees Associated with Extensions

For conditions on extensions, please refer to NFI's Transfer and Extension policy.

- Requests for extensions - an administration fee of \$99 per qualification is payable with extensions granted for an additional 3 months.
- Requests for short extensions – an administration fee of \$50 per qualification is payable with extension granted for an additional 1 month
- When a trainee is enrolled in any dual qualification (full enrolment) and applies for an extension - the extension fee of \$99 is applied to both qualifications. The extension period is 3 months.
- When a trainee enrolls in a single unit of competence - the extension fee of \$99 is payable and a 3 month time frame is applicable



Requests for extensions should be made prior to a trainee's course completion date. Extensions can be completed online via <http://financeinstitute.com.au/extension.html> or the request form can be found on the www.financeinstitute.com.au/forms link.

Course Material for Transfers and Extensions

If a trainee's completion time has expired and subsequently requests to transfer from one course to another, or seeks an extension, at a time when the course content has been updated or if the qualification has been superseded, then the trainee must purchase new course material to meet requirements, where appropriate. Courses will be transitioned in accordance with NFI's Transition Policy.

Re-Print Qualification/Statement of Attainment

Where the trainee requests a replacement copy of their original Qualification or Statement or Transcript of Academic Record, the fee of \$29.95 is payable per item.

Changes to Course Fees and Additional Costs

If there are any changes made to course fees and additional costs to training these will not be passed on to existing students who have commenced training. Any amendments to course fees and additional costs will be updated on the enrolment form, website, course brochures and trainee handbook as applicable. New enrolments will have the latest fees information available on the NFI website.

Refunds

Grounds for Refunds (Exceptional Circumstances)

Trainees who wish to cancel their enrolment will be eligible for a refund in the following circumstances:

- NFI withdraws or cancels the course and no suitable program can be offered within a month of the initial date;
- Significant illness (or injury) to the trainee which makes it impossible for the trainee to complete the program. Such applications must be supported by appropriate medical documentation and certificates.

Circumstances in which a refund will not be granted:

- Change of mind
- Change of employment or working hours



- Domestic relocation
- Financial hardship
- Failed attempts at assessment
- Retrenchment (a deferral may be granted)
- Where academic misconduct and plagiarism has been determined by NFI.
- Where nonacademic misconduct has been determined by NFI.
- No show for a workshop after the scheduled first day of the workshop
- Non approval of outcomes determined by Recognition of Prior Learning, where an application has been determined by an assessor

Any other reason a trainee submits as grounds for a refund will be assessed by NFI on a case by case basis.

Trainees must send an email to enquiries@financeinstitute.com.au to request a refund. Supporting documentation must be provided to support the exceptional circumstances. The determination of refunds will be communicated to trainees via email within 5 working days of NFI receiving the refund request.

Payment of Refunds

Trainees who have been granted a refund due to Exceptional Circumstances will receive a refund of the full purchase amount, less an administration processing fee of 10% of the enrolment fee that has been paid. Refund payments will be paid within 30 days of the refund being approved.

Refunds agreed by NFI will only be paid to the person or body (on behalf of the trainee) from whom the original payment was received.

Debt Recovery

NFI will follow and utilise the process of debt recovery as outlined in its Debt Recovery policy. NFI has the right to list any un-recovered debts with a third party and this may affect a person's credit rating.

Consumer Protection Mechanism

NFI will ensure that all information in relation to training and assessment services offered is concise and accurate and not misleading at the time of publication, including the nature of the guarantee to students, refunds and agreements between students and the RTO as indicated in the enrolment form and trainee handbook. Trainees have rights under the Australian Consumer Law (ACL) 2011 to receive the services that have been offered in the agreement or enrolment form process and within a reasonable timeframe as indicated.



Nature of the Guarantee

NFI will provide the training and assessment services outlined in the enrolment form process to trainees. In the unlikely event that NFI cannot complete training for trainees currently enrolled, because of insolvency or administration, every attempt will be made to transfer the trainees to another training company offering the same or similar qualifications. All trainee records including enrolments and qualifications to date will be forwarded to ASQA (<http://www.asqa.gov.au/>).

Changes Made to Courses

NFI reserves the right to make changes where necessary to timetables, delivery sequence, training hours and other details beyond NFI's control that may affect study schedules. Trainees will be advised of any proposed changes as soon as practicable in writing which includes by email.

Course Material

Course manuals will be provided to workshop trainees on their first day of attendance at their face-to-face training course. If completing the course by distance learning, trainees will receive their hard copy course manual by mail within 3-10 business days of enrolment. Online trainees have immediate access to their training course following processing of payment and receipt of their login details. It is not permitted for material to be copied or used by another person.

Minimum Workshop Size

At their discretion, NFI require a minimum of 4 trainees to run a workshop. Should there be less than 4 trainees, an alternative course date will be offered to the trainees enrolled or fees will be refunded or an alternative method of delivery offered. The trainee will not be disadvantaged financially by NFI not being able to proceed with a workshop. NFI maintains a schedule of workshop dates on the financeinstitute.com.au website which shows scheduled workshop dates a minimum of 2 months in advance.

Recognition of Prior Learning (RPL)

The National Finance Institute is committed to providing all trainees with a fair and accessible process for Recognition of Prior Learning (RPL). The process acknowledges the skills, knowledge, performance outcomes and learning achieved prior to enrolling with NFI.

NFI recognises that knowledge, skills and competencies can be acquired from a range of learning experiences, including formal, non-formal and informal.

NFI has established the following RPL methods:

- Credit Transfer



- Portfolio of Evidence
- Customised Recognition

Any RPL fees paid by an applicant, which results in a non-approval result can be credited towards study of a qualification or may be refunded at management's discretion, less a \$100 administration fee.

Credit Transfer

Credit Transfer assesses a trainee's prior learning achieved through the formal education and training process. Credit Transfer seeks to match the learning outcomes of a trainee's previous training to those of the current program for which trainees are seeking recognition. To be awarded Credit Transfer the exact unit of competence must be presented by the trainee for recognition. NFI utilises www.training.gov.au for the purpose of confirming the currency of competence. Where the unit of competency was gained by the trainee more than 2 years ago, the trainee must supply evidence of currency of skills and knowledge pertaining to the units of competence in which credit transfer is being sought. Currency of skills and knowledge is generally shown, by supplying a current resume or continuing professional development records.

Credit Transfer will not be granted for units of competence or qualifications which are not included in NFI's scope of registration.

Credit Transfer may only be awarded for whole units of competence.

Trainees may not enrol only for Credit Transfer and must undertake training and assessment components with NFI of a minimum of one unit within a course. Trainees may not have Credit Transfer allocated for a whole qualification or skills set.

If a trainee's request for Credit Transfer involves viewing of transcripts or Statements of Attainment which are not immediately clear then NFI can request an NFI assessor to review the statements for a fee of \$48. If the assessor determines that the statements cannot be acknowledged under Credit Transfer but should instead form part of an RPL application then the trainee will have the option to change from Credit Transfer review to RPL and the \$48 fee will go towards the RPL fee.

Trainees are required to present true and certified copies of any Statements of Attainment or qualification when applying for Credit Transfer.

Portfolio of Evidence

Portfolios allow a trainee to document and demonstrate their knowledge of a unit of competence. The portfolio will document what has been learned, where and how the trainee learned it, and how the trainee's experiences meet the requirements of the unit of competence. NFI has specific evidence



guides for each qualification and these outline what is required to be submitted to demonstrate competence in a particular unit of competence.

The evidence presented must clearly relate to the unit of competency, including its elements and performance criteria. There are two main types of evidence that can be used to demonstrate competence: direct evidence indirect evidence.

- Direct evidence provides trainees with the opportunity to directly demonstrate the required skills and knowledge as outlined in the unit of competency to the assessor.
- Indirect evidence is information about trainee's skills and knowledge which is submitted in a portfolio and which allows an assessor to make a judgement of competence.

Customised Recognition

Customised Recognition allows trainees to be granted recognition based upon an assessment of their previous learning, experience, current knowledge and skills or a combination of these. Customised Recognition is an assessment of the trainee's formal and informal learning, skills and knowledge to determine the extent to which that student has achieved the required learning outcomes for a unit of competency in respect to a qualification, or part qualification.

Academic Misconduct and Plagiarism

Academic misconduct or plagiarism occurs when someone else's words, ideas, or findings are reproduced and presented as a trainee's own, without proper acknowledgment. It includes attempts by trainee to cheat or act dishonestly in an examination, test, assignment, essay, or any other assessment task.

Trainees, should use the Harvard Referencing System for guidance on how to appropriately acknowledge sources of information that they use in preparing and the submission of assessment tasks.

Trainees who are found cheating or guilty of plagiarism in any form of assessment will be deemed CNA - Competency Not Achieved/failed for the relevant Unit of Competency or full assessment task, as applicable.

All cases of cheating or plagiarism are recorded on the student database system and remain permanently on the trainee's file. Trainees will need to re-sit an exam or redo in full any assessment where plagiarism has been identified. Trainees found cheating a second time will receive a formal written warning from the CEO and will have a final attempt to re-submit assessment tasks as their own work. Continued academic misconduct or involvement in plagiarism will result in expulsion and refunds will not be considered.



NFI reserves the right in Academic misconduct and plagiarism cases to notify the National Training Authorities and relevant professional bodies of these circumstances.

Plagiarism and cheating re-assessment fee

In the event that it is determined that cheating or plagiarism has occurred in an assessment submitted by trainee, the trainee will be required to pay a \$99 re-assessment fee (for the assessment task in question). Where an alternative assessment task is in place this will be given to the trainee to complete.

If it is determined that the re assessment task has been plagiarised or copied then the trainee would need to re-enrol.

Trainees' Code of Behaviour

The adult learning environment at NFI encourages and supports the participation of people from diverse backgrounds. Our aim is for each trainee to have an equal opportunity to learn in a supportive environment.

Trainee Rights

NFI recognises that trainees have the right to:

- Have their prior learning, acquired competencies and experience appropriately recognised in determining their requirements for training and assessment;
- Be advised of the learning outcomes and prescribed assessment tasks for the training program of their choice prior to its commencement and appeal for a review of the results of an assessment;
- Learn from qualified, competent and diligent trainers, who will address the trainee's learning needs, assist them to achieve the course outcomes and assess their work fairly;
- Learn in an appropriately appointed, safe and clean learning environment, free of all forms of harassment and discrimination;
- Be treated with dignity and fairness;
- Expect the RTO will be ethical and open in their dealings, their communications and their advertising;
- Expect the RTO will observe their duty of care to them;
- Be provided with efficient handling of administrative matters and in the processing of fees, concessions, refunds, etc.;
- Privacy, confidentiality and secure storage of trainee records in accordance with the organisation's policies, to the extent permitted by law.
- Expect the RTO to provide training of a high quality that recognises and appreciates their individual learning styles and needs;



- Have access to all RTO services regardless of educational background, gender, marital status, sexual preference, race, colour, pregnancy, national origin, ethnic or socio-economic background, physical or intellectual impairment, and religious or political affiliation.

Trainee Responsibilities

Trainees are responsible for:

- Understanding and accepting the enrolment conditions for the courses they undertake.
- Providing accurate information about themselves at time of enrolment, and to advise NFI of any changes to their email address, address or phone numbers within 7 days.
- Paying of all fees and charges associated with their course and providing their own course requirements where applicable.
- Sign in and out when attending face to face training conducted by the RTO
- Not cheating / plagiarising in course work and assessments
- Recognising the rights of staff and other trainees to be treated with dignity and fairness, and behaving in an appropriate and acceptable manner towards them.
- Regular and punctual attendance if at a workshop
- Ensuring they attend classes sober and drug free, and only smoke in designated areas.
- The security of their personal possessions while attending a workshop.
- Respecting the RTO property and observing policy guidelines and instructions for the use of equipment.
- Seeking clarification of their rights and responsibilities when in doubt.
- Promptly reporting all incidents of harassment or injury to the Operations Manager.

Trainee Support

Policy and Procedure

NFI is committed to supporting trainees' individual needs and to provide guidance services ranging from disability access to support in English language literacy and numeracy. Trainees requiring the assistance of external support services are assisted by the staff at NFI in connecting with the most relevant service available.

It is important that trainees are adequately supported through their training and assessment process.

Trainees are provided with:

- Qualified staff, who are available for personal and vocational guidance
- Feedback on their progress through the assessment
- Equal opportunity to demonstrate their competence/skills and knowledge
- Appropriate level of learning support
- Support and guidance to external agencies should the student need further support in specific areas



Reasonable Adjustment

Reasonable adjustment will be made for trainees with specific learning needs. Reasonable adjustments are made to ensure that trainees are not presented with artificial barriers, such as those resulting from a physical disability, of demonstrating achievement in the program of study.

Reasonable adjustment may include the use of educational support, alternatives methods of assessment such as oral assessment and individual assessment conditions such as enlarged print materials or additional time for the activities to be completed.

Language, Literacy and Numeracy

NFI is committed to providing all potential and current trainees with support for needs regarding language, literacy and numeracy.

Trainees are asked to identify when they enrol, whether they have a disability, impairment or long-term condition as well as the standard of their English. This assists NFI support staff, trainers and assessors in determining what level of support may be required. Trainees may be assessed in order to ascertain their Literacy and Numeracy skills is sufficient to successfully undertake the training program. This is usually via interview or completion of a Language Literacy and Numeracy Test. A member of NFI support staff would notify the trainee if they are required to complete the test.

Where learning support is identified and required for those with basic literacy, numeracy or other identified learning difficulties, the following support mechanisms will be put into place:

- A discussion with the student about the specific level of support needed and the relevant area/s being language, literacy or numeracy
- Confidentiality will be maintained at all times
- Details on support services will be gathered by NFI and passed onto the trainee along with guidance on how we will integrate the support service into the trainees training and assessment.
- Discussion with the trainee on how reasonable adjustment will play a role in their training and assessment plan

Welfare and Guidance Services

The staff at NFI are able to assist trainees to choose the right course, help with individual study needs and provide guidance about external agencies for specific areas in need. Amongst other things our staff are approachable in providing support with course planning, career goals and direction, assessment anxiety and identifying an agency that may assist with personal issues that impact on learning.

Special Needs

If a trainee requires additional support services to complete any of NFI's training courses (such as assistive technology or additional tutorials) all trainers and assessors will provide the first point of



assistance. The trainee would be referred to an external agency if the trainer is unable to assist. All external support services are at the expense of the trainee.

Trainees who identify themselves as having disability or special needs need to advise NFI prior to enrolment so that we can ensure that, if required, we have prepared the venue, materials, facility or amenity to cater to the special needs. This advice can be given by a note within the enrolment process, telephone or email and confidentiality is ensured.

Staff Responsibility for Access and Equity

Access and Equity Principles

These include:

- Equity for all people through the fair and appropriate allocation of resources
- Equality of opportunity for all people without discrimination
- Access for all people to appropriate quality training and assessment services
- Increased opportunity for people to participate in training
- The aim of the policy is to remove barriers and to open up developmental opportunities for all trainees by creating a training environment that is free from discrimination, harassment, bigotry, prejudice, racism and offensive behaviour.
- All trainees will receive fair and equitable treatment in all aspects of training.

Quality Management Focus

NFI has a commitment to providing a quality service and a focus on continuous improvement. We value feedback from trainees, staff and employers for incorporation into future programs. All stakeholders will be requested to voluntarily provide feedback on training provided. Suggested improvements are address by management.

Training and Assessment Standards

NFI has personnel with appropriate qualifications and experience to deliver training and assess the training products offered. Assessment will meet the requirements of the Standards of National VET Regulated Registered Training Organisations (including Recognition for Prior Learning). These principles ensure that an assessment includes:

- Fairness; Flexibility; Reliability and Validity



Marketing and Advertising

NFI markets training products with integrity, accuracy and professionalism, avoiding vague and ambiguous statements. In the provision of information, no false or misleading comparisons are drawn with any other training organisation or training product. Marketing for training will be conducted through course brochures, enrolment gateways, hard copy enrolment forms, fact sheets and a website.

Certificate Issuance Policy

NFI will only issue a Certificate or Statement of Attainment contained on its scope of registration to persons that have completed all assessment requirements for the qualification or unit(s) of competency. NFI's scope of registration is maintained on www.training.gov.au.

NFI will expect to issue Certificates or Statements of Attainment no later than 30 days after the trainee has been assessed as having successfully completed all assessment requirements. NFI utilises the trainee's enrolment form and the unit chooser form, to establish the trainee's enrolment intent. When a trainee is enrolling on a unit by unit of competence basis but indicates on the unit chooser form that they intend to complete further units of competence, NFI will confirm with the trainee their intent of continuing further units of competency before a Statement of Attainment is issued.

Training Package Transition

NFI will manage the transition of superseded training package qualifications on its scope of registration within 12 months of being released on the training .gov.au website; or any other requirement stipulated by the National Vet Regulator or the National Quality Regulator.

Transition will take place with minimal disruption to trainees and the organisation. When Training Packages are released that relates to qualification(s) on NFI's scope of registration, NFI will:

- Establish which qualification(s) / units are required on its scope of registration
- Identify any licensing requirements associated with the new units and qualifications that have been endorsed
- Complete a revised Training and Assessment strategy
- Map current training and assessment materials to new qualification requirements
- Develop new training and assessment materials for revised qualifications should gaps have been identified
- Undertake validation
- Identify the required process for adding the required qualification(s)/ unit(s) to scope of registration
- Address all personnel of the new requirements and ensure relevant competencies are held
- Plan the transitional arrangements including new enrolment dates, transfer of currently enrolled trainees, etc.



Teach out Process

NFI will not accept new enrolments after the specified transition date listed in the Training Package

- NFI will provide advice to trainees regarding the nature of the changes to the unit(s) and qualification and the timetable for these changes to be implemented
- Trainees that have not completed a superseded units/qualification by the required transition date will be immediately transferred to the replacement unit/s
- NFI will not issue Statement of Attainments or Qualifications after the transition date of the new Training Package

Access to Records

Trainees who wish to access their training records held by NFI should submit their request in writing after completing the appropriate form to:

The Director
PO Box 1354
Capalaba Business Centre QLD 4157
Phone: 1300 765 400
Email: enquiries@financeinstitute.com.au
Fax: (07) 3822 6003

Within 14 days of the receipt of a request, NFI will arrange for records to be made available.

Trainees will need to provide sufficient photo identification (e.g.: driver's licence or passport) to confirm identity prior to viewing records. Records can only be accessed and viewed onsite and in the presence of nominated NFI personnel. Records cannot be removed from the premises.

Workplace Health and Safety (Workplace Health and Safety Act)

NFI requires workplace health and safety to be regarded as an integral part of the day-to-day operation. The safety of the public, NFI trainees and employees is the responsibility of all levels of management and is to be demonstrated at all times.

NFI is committed to the principle that all workplace injuries can be prevented.

Trainees' Responsibilities and Obligations

All NFI trainees:

- Are obligated to follow safety instructions given by their trainer and/or employer
- Have the responsibility that all operations under their care or control are carried out in a safe and efficient manner



- Must not deliberately put the workplace health and safety of anyone at risk, or deliberately injure themselves, or deliberately misuse anything provided for workplace health and safety
- Are required to comply with the standards under the Workplace Health and Safety Act 1995; trainees who do not follow the health and safety directions are liable under the Act
- Are not expected nor required to attempt anything likely to cause them harm.

Privacy Policy

NFI's Privacy Policy ensures a trainee's right to privacy as it is recognized that any personal information collected about trainees will only be used for the purposes indicated in NFI's policy. It is important that trainees are confident that any personal information collect or received by us will be treated with appropriate respect ensuring protection of personal information.

NFI is bound by, and committed to supporting, the Australian Privacy Principles (APP).

The primary purpose in collecting information is to fulfil NFI's business commitments to trainees and the Department of Education, Training & Employment and ASQA. NFI may use the information provided to help improve the services delivered, measure interest in services and to comply with requirements under the law. NFI shall not otherwise disclose personal information to any other party without consent and personal information is not sold to third parties.

Privacy Complaints

If a trainee wishes to complain about any breach or potential breach of this Privacy Policy or the National Privacy Principles, they should write or email NFI.

NFI will respond within five (5) working days to the complainant and inform the sender on the progress and status of the complaint and when and by what means it is expected the matter will be resolved. It is the intention to use best endeavours to resolve any complaint to a trainee's satisfaction. However, if a trainee is unhappy with a response, they are entitled to contact the Office of the Privacy Commissioner who may investigate the complaint further.

An NFI Director will either deal with the issue personally or arrange for it to be dealt with by a management representative. This process must commence within 48 hours from the time the Director receives written notification from the trainee about their dissatisfaction to the response received from their trainer and a response / resolution must be presented and finalised within 60 days.

Should the issue still not be resolved to the trainee's satisfaction, NFI will make arrangements for an independent external party to NFI and the complainant or appellant to resolve the issue. The trainee will be given the opportunity to formally present his or her case. The timeframe for this process may vary but should take no longer than 14 days.

External Parties may include:

Consumer Ombudsman



URL: <http://www.consumer-ombudsman.org/>
Telephone: 0333 300 1620

Resolution Institute
URL: <https://www.iama.org.au>
Freecall: 1800 651 650
Telephone: 61 2 9251 3366

All parties involved will receive a written statement of the outcomes, including reasons for the decision within the 14 day period.

Where more than 60 calendar days are required to process and finalise the complaint or appeal, NFI will inform the complainant or appellant in writing, including why more than 60 calendar days are required and will regularly update the complainant or appellant on the progress of the matter. If the complaint is outstanding for more than 60 days, NFI in accordance with the Standards for Registered Training Organisations (RTOs) 2015, will inform the national VET Regulator Australian Skills Quality Authority.



Other Training Programs

(non-accredited training)

Professional Development Workshops

For experienced mortgage brokers and for those new to the industry, NFI's half-day or one day professional development courses provide the opportunity for refining and further developing your skills to achieve improved results and CPD. There is a huge range of subjects to choose from, including How to Establish Strategic Alliances, Networking, Developing a Client Retention Program, Relationship Marketing, Word of Mouth Marketing, etc. Please see the NFI website for further information.

Short Courses (online e-learning)

A range of non-accredited short courses are available for online completion for professional development points' accumulation or for personal interest. Short Courses do not include the Certificate IV or Diploma courses which form part of the FNS Training Package. Please see the NFI website for further information - www.financeinstitute.com.au

Wholesale Training for Franchisors and Aggregators

NFI prides itself on building positive partnerships with corporate clients. Effective and efficient training of team members can lead to a competitive advantage over rival firms. For this reason, NFI has developed this program to be customised, flexible and organisation-specific. Please see the NFI website for further information