



VET Student Loans Act 2016

No. 98, 2016

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About this compilation

This compilation

This is a compilation of the *VET Student Loans Act 2016* that shows the text of the law as amended and in force on 1 July 2019 (the **compilation date**).

The notes at the end of this compilation (the **endnotes**) include information about amending laws and the amendment history of provisions of the compiled law.

Uncommenced amendments

The effect of uncommenced amendments is not shown in the text of the compiled law. Any uncommenced amendments affecting the law are accessible on the Legislation Register (www.legislation.gov.au). The details of amendments made up to, but not commenced at, the compilation date are underlined in the endnotes. For more information on any uncommenced amendments, see the series page on the Legislation Register for the compiled law.

Application, saving and transitional provisions for provisions and amendments

If the operation of a provision or amendment of the compiled law is affected by an application, saving or transitional provision that is not included in this compilation, details are included in the endnotes.

Editorial changes

For more information about any editorial changes made in this compilation, see the endnotes.

Modifications

If the compiled law is modified by another law, the compiled law operates as modified but the modification does not amend the text of the law. Accordingly, this compilation does not show the text of the compiled law as modified. For more information on any modifications, see the series page on the Legislation Register for the compiled law.

Self-repealing provisions

If a provision of the compiled law has been repealed in accordance with a provision of the law, details are included in the endnotes.

Contents

Part 1—Preliminary	1
1 Short title	1
2 Commencement	1
3 Act binds the Crown	1
4 Objects	2
5 Simplified outline of this Act	2
6 Definitions	3
Part 2—Loans to students	10
Division 1—Secretary may approve loans	10
7 Secretary may approve loans	10
8 Amount of loan	10
Division 2—Eligible students	11
9 Eligible students	11
10 Enrolment and loan application	11
11 Citizenship and residency	11
12 Academic suitability	12
Division 3—Approved courses	13
13 Approved courses	13
14 Kinds of courses	13
15 Provision and delivery	13
16 The <i>courses and loan caps determination</i>	14
Division 4—Applications for loans	15
17 Applications for loans	15
18 Decisions about loans	17
Part 3—Paying and repaying loan amounts	18
Division 1—Paying loan amounts	18
19 Loan must be used to pay tuition fees	18
20 When Secretary is not required to pay loan amount	18
21 Notice about payment of loan amount	19
Division 2—Repaying loan amounts	20
22 When course provider must repay loan amount	20
23 When tuition assurance scheme operator may be required to repay loan amount	21

Part 3A—VETSL debts	22
Division 1—Simplified outline of this Part	22
23AA Simplified outline of this Part.....	22
Division 2—VETSL debts	23
23BA VETSL debt.....	23
23BB VETSL debt discharged by death	23
23BC Notice to Commissioner	23
Division 3—Accumulated VETSL debts	25
23CA Simplified outline of this Division	25
23CB Stage 1—working out a former accumulated VETSL debt	25
23CC Stage 2—working out an accumulated VETSL debt	28
23CD Rounding of amounts	29
23CE Accumulated VETSL debt discharges earlier debts.....	29
23CF Accumulated VETSL debt discharged by death	30
Division 4—Voluntary discharge of debt	31
23DA Voluntary repayments	31
23DB Application of voluntary repayments	31
23DC Refunding of payments.....	31
Division 5—Compulsory discharge of debt	33
Subdivision A—Compulsory repayments	33
23EA Compulsory repayments	33
23EB Repayable VETSL debt for an income year	34
Subdivision B—Levy for overseas debtors	34
23EC Liability of overseas debtors to repay amounts	34
23ED Notices to be given to the Commissioner	35
Subdivision C—Assessments	36
23EE Commissioner may make assessments	36
23EF Notification of notices of assessment of tax	37
23EG Commissioner may defer making assessments	37
23EH Commissioner may amend assessments	38
Division 6—Application of tax legislation	40
23FA Returns, assessments, collection and recovery	40
23FB Charges and civil penalties for failing to meet obligations.....	40
23FC Pay as you go (PAYG) withholding	40
23FD Pay as you go (PAYG) instalments	41
23FE Failures to comply with section 23ED.....	41

23FF	Extent of Commissioner's general administration of this Act	41
Part 4—Approved course providers		42
Division 1—Approving course providers		42
24	Meaning of <i>approved course provider</i>	42
25	Secretary may approve a body	42
26	Provider suitability requirements	43
27	Listed course providers may be taken to meet requirements	43
28	Application for approval	44
29	Period of approval	44
30	Decisions about approval	45
31	Fees for applications	45
32	When Secretary is not required to consider application	45
33	Period of approval extends to cover decision on re-approval	46
Division 2—Conditions of approval		47
34	Secretary may impose conditions	47
Division 3—Revoking and suspending approvals		48
35	Automatic revocation on winding up	48
36	Secretary may revoke or suspend approval	48
37	Immediate suspension in certain circumstances	49
38	Secretary must revoke approval on provider request	50
39	Secretary to notify relevant VET Regulator if approval is revoked or suspended	50
Division 4—Tuition assurance		51
40	Tuition assurance arrangements	51
41	Secretary may require tuition assurance scheme operator to act	51
42	Other requirements for tuition assurance scheme operators	52
Division 4A—External dispute resolution		53
42A	Minister may specify external dispute resolution scheme	53
42B	Meaning of <i>approved external dispute resolution scheme</i>	53
42BA	External dispute resolution scheme—VET Student Loans Ombudsman	54
42C	Approved course provider must comply	54
Division 5—Ensuring compliance		55
43	Compliance notices	55
44	Varying and revoking compliance notices	56
45	Compliance audits	56

46	Approved course provider must cooperate	57
Part 5—Other requirements for approved course providers		58
Division 1—General		58
47	Conditions of approval and course provider requirements	58
48	Provider must have certain processes and procedures	58
49	Provider must not use broker or agent	59
Division 2—Information		60
50	Information for students	60
51	Retaining information and documents	60
52	Ongoing information requirements	61
53	Secretary may request information	62
54	Dealing with personal information	63
Division 3—Fees		64
55	Determining tuition fees	64
56	Student not liable for covered fees	64
57	Publishing tuition fees	65
Division 4—Census days		66
58	Determining and publishing census days	66
59	No penalty for cancelling enrolment before census day	66
Division 5—Marketing		68
60	Misrepresenting VET student loans	68
61	Offering certain inducements	68
62	Engaging in cold-calling	68
63	Use of third party contact lists	69
64	Other marketing requirements	69
Division 6—Personal liability for executive officers		70
65	Personal liability for executive officers	70
66	Reasonable steps to prevent offence or contravention	70
Part 6—Re-crediting FEE-HELP balances		72
Division 1—Application of Part		72
67	Application of Part	72
Division 2—Re-crediting by course provider		73
68	Special circumstances	73
69	Course not provided to completion	74
70	Secretary may act in place of provider	74

Division 3—Re-crediting by Secretary	75
71 When Secretary may re-credit FEE-HELP balance	75
72 Student may apply for re-crediting by Secretary	75
73 Secretary must invite submissions before re-crediting	76
Part 7—Review of decisions	77
Division 1—Reviewable decisions	77
74 Reviewable decisions	77
75 When applications are taken to be refused.....	78
Division 2—Reconsideration of reviewable decisions	79
76 Application for reconsideration	79
77 Reconsideration without application	80
78 Reconsideration by delegates	81
79 Approved course providers must have review officers	81
80 Review by the AAT	81
Division 3—Reconsideration of other decisions	82
81 Reconsideration of other decisions	82
Part 8—Regulatory powers	83
82 Monitoring powers	83
83 Investigation powers.....	84
84 Civil penalty provisions.....	85
85 Infringement notices.....	85
86 Enforceable undertakings	86
87 Injunctions.....	86
88 Appointment of investigators	87
89 Delegation of regulatory powers	87
90 Other enforcement action	88
Part 9—Use of information	89
Division 1—Authorised use and disclosure of information	89
91 Use and disclosure by Commonwealth officers.....	89
92 Use and disclosure by certain VET officers	89
93 Disclosure to certain agencies, bodies or persons.....	89
94 Disclosure for purposes of law enforcement.....	90
95 Disclosure to other bodies for permitted purposes.....	90
96 Disclosure of publicly available information.....	91
97 Commissioner may disclose VET information	91

98	This Division does not limit use or disclosure of VET information	91
Division 2—Offences for misuse of personal information		92
99	VET officers	92
100	Use of personal information for other purposes	92
101	Unauthorised access to, or modification of, personal information	93
Part 10—General provisions		95
102	Communicating electronically	95
103	Secretary may publish information	95
103A	Secretary must publish information relating to operation of the VET student loans program	96
104	Secretary may require a person to provide information about compliance with this Act	97
105	Secretary may use computer programs to make decisions	98
106	Giving false or misleading information	98
107	Verifying tax file numbers	98
108	Contravening offence and civil penalty provisions	99
109	Certain references to course provider include references to agent	99
110	Continuing application of Act to certain persons	99
111	No entitlement to future rights	100
112	Protection from civil actions	100
113	Compensation for acquisition of property	100
114	Delegations	101
115	Appropriation	101
115A	Alternative constitutional basis	101
116	Rules	102
Endnotes		104
Endnote 1—About the endnotes		104
Endnote 2—Abbreviation key		106
Endnote 3—Legislation history		107
Endnote 4—Amendment history		108

An Act to provide for loans to students for vocational education and training, and for related purposes

Part 1—Preliminary

1 Short title

This Act is the *VET Student Loans Act 2016*.

2 Commencement

- (1) Each provision of this Act specified in column 1 of the table commences, or is taken to have commenced, in accordance with column 2 of the table. Any other statement in column 2 has effect according to its terms.

Commencement information		
Column 1	Column 2	Column 3
Provisions	Commencement	Date/Details
1. The whole of this Act	1 January 2017.	1 January 2017

Note: This table relates only to the provisions of this Act as originally enacted. It will not be amended to deal with any later amendments of this Act.

- (2) Any information in column 3 of the table is not part of this Act. Information may be inserted in this column, or information in it may be edited, in any published version of this Act.

3 Act binds the Crown

- (1) This Act binds the Crown in each of its capacities.
- (2) This Act does not make the Crown liable to be:

Section 4

- (a) prosecuted for an offence; or
 - (b) subject to civil proceedings for a civil penalty order under Part 4 of the Regulatory Powers Act; or
 - (c) given an infringement notice under Part 5 of the Regulatory Powers Act.
- (3) The protection in subsection (2) does not apply to an authority of the Crown.

4 Objects

The object of this Act is to provide for loans to students for vocational education and training, ensuring that loans are provided:

- (a) to genuine students; and
- (b) for education and training that meets workplace needs and improves employment outcomes.

5 Simplified outline of this Act

VET student loans are approved by the Secretary for eligible students for approved courses.

VET student loans are used by the Secretary to pay tuition fees for students.

If the Secretary uses a loan amount to pay tuition fees, the student incurs a VETSL debt. These debts are generally repayable through the tax system once the person's income exceeds the minimum repayment income under the *Higher Education Support Act 2003* and the person has finished repaying any debt under that Act.

In certain circumstances the course provider, instead of the student, must repay a loan amount. This includes circumstances in which the student's FEE-HELP balance may be re-credited.

For a course to be an approved course, the course provider must have been approved by the Secretary. The Secretary is able to take

action to ensure that approved course providers are complying with this Act.

Part 5 sets out requirements to be met by approved course providers, and includes civil penalty and offence provisions.

Certain decisions relating to VET student loans, approval of course providers, and assessments involving repayment of VETSL debts, are reviewable.

The *Regulatory Powers (Standard Provisions) Act 2014* applies for the purposes of this Act.

The use and disclosure of information is regulated.

Rules can be made under this Act.

6 Definitions

In this Act:

accumulated VETSL debt: see subsection 23CC(1).

approved course: see section 13.

approved course provider: see section 24.

approved external dispute resolution scheme: see section 42B.

approved external dispute resolution scheme operator: see paragraph 42B(c).

approved form has the meaning given by section 388-50 in Schedule 1 to the *Taxation Administration Act 1953*.

approved tuition assurance arrangement: see subsection 40(2).

assessed worldwide income has the same meaning as in the *Higher Education Support Act 2003*.

Section 6

Australian Privacy Principles has the same meaning as in the *Privacy Act 1988*.

Australian Qualifications Framework means the framework for recognition and endorsement of qualifications:

- (a) that is established by the Council consisting of the Ministers for the Commonwealth and each State and Territory responsible for higher education; and
- (b) that is to give effect to agreed standards in relation to the provision of education in Australia;

as in force from time to time.

Note: The Australian Qualifications Framework could in 2016 be viewed on the Australian Qualifications Framework website (<http://www.aqf.edu.au>).

census day: see subsection 58(3).

civil penalty provision has the same meaning as in the Regulatory Powers Act.

cold-calling: see subsections 62(2) and (3).

commence, in relation to winding up a body corporate, has the same meaning as in the *Corporations Act 2001*.

Commissioner means the Commissioner of Taxation.

Commonwealth officer has the same meaning as in the *Higher Education Support Act 2003*.

compliance audit: see subsection 45(2).

compliance notice: see subsection 43(3).

compulsory VETSL repayment amount means an amount that:

- (a) is required to be paid in respect of an accumulated VETSL debt under section 23EA or 23EC; and
- (b) is included in a notice of an assessment made under section 23EE.

course means a course of study.

course provider means a person who provides, or offers to provide, a course of study.

courses and loan caps determination: see subsection 16(2).

covered fees: see subsection 56(3).

decision maker: see paragraph 74(b).

decision notice: see subsection 36(4).

Departmental investigator: see subsection 88(1).

dependent child means a person who is aged under 18 and does not have a spouse or de facto partner.

electronic communication has the same meaning as in the *Electronic Transactions Act 1999*.

executive officer, of an approved course provider, means a person (whether or not a director of the provider) who is concerned in, or takes part in, the management of the provider.

FEE-HELP balance has the same meaning as in the *Higher Education Support Act 2003*.

foreign resident has the same meaning as in the *Income Tax Assessment Act 1997*.

former accumulated VETSL debt: see subsection 23CB(1).

genuine student has a meaning affected by any rules made for the purposes of this definition.

income tax has the same meaning as in the *Income Tax Assessment Act 1997*.

income year has the same meaning as in the *Income Tax Assessment Act 1997*.

intention notice: see subsection 36(2).

Section 6

judicial officer means:

- (a) a magistrate; or
- (b) a Judge of a court of a State or Territory; or
- (c) a Judge of the Federal Circuit Court of Australia; or
- (d) a Judge of the Federal Court of Australia.

loan amount means all or a part of a VET student loan.

Medicare levy means Medicare levy imposed by the *Medicare Levy Act 1986*.

member of an approved external dispute resolution scheme that is Part IIE of the *Ombudsman Act 1976* (which establishes the VET Student Loans Ombudsman): see section 42BA of this Act.

minimum repayment income has the same meaning as in the *Higher Education Support Act 2003*.

National VET Regulator has the same meaning as in the *National Vocational Education and Training Regulator Act 2011*.

NVETR Commissioner means:

- (a) the Chief Commissioner (within the meaning of the *National Vocational Education and Training Regulator Act 2011*); or
- (b) a Commissioner (within the meaning of the *National Vocational Education and Training Regulator Act 2011*).

NVETR investigator: see subsection 88(2).

NVETR staff member means a member of the staff of the Regulator (within the meaning of the *National Vocational Education and Training Regulator Act 2011*).

officer of an approved course provider means:

- (a) an officer or employee of an approved course provider; or
- (b) a person who performs services for or on behalf of an approved course provider.

officer of an approved external dispute resolution scheme operator means:

- (a) an officer or employee of an approved external dispute resolution scheme operator; or
- (b) if the VET Student Loans Ombudsman is an approved external dispute resolution scheme operator—the VET Student Loans Ombudsman or a member of the staff of the VET Student Loans Ombudsman (see Part IIE of the *Ombudsman Act 1976*); or
- (c) in any case—a person who performs services for or on behalf of an approved external dispute resolution operator.

officer of a Tertiary Admission Centre has the same meaning as in the *Higher Education Support Act 2003*.

officer of a tuition assurance scheme operator means:

- (a) an officer or employee of a tuition assurance scheme operator; or
- (b) a person who performs services for or on behalf of a tuition assurance scheme operator.

ongoing information requirements: see subsection 52(1).

permanent humanitarian visa has the same meaning as in the *Migration Regulations 1994*.

permitted purpose: see subsection 95(1).

personal information has the same meaning as in the *Privacy Act 1988*.

provider fee limit: see subsection 34(3).

qualifying New Zealand citizen: see subsection 11(2).

registered training organisation has the same meaning as in the *National Vocational Education and Training Regulator Act 2011*.

Regulatory Powers Act means the *Regulatory Powers (Standard Provisions) Act 2014*.

repayable VETSL debt: see subsection 23EB(1).

Section 6

repayment income has the same meaning as in the *Higher Education Support Act 2003*.

responsible parent has the same meaning as in the *Australian Citizenship Act 2007*.

return means an income tax return within the meaning of subsection 995-1(1) of the *Income Tax Assessment Act 1997*.

reviewable decision: see paragraph 74(a).

rules means the rules made under section 116.

Secretary means the Secretary of the Department.

special category visa has the same meaning as in the *Migration Act 1958*.

special circumstances: see subsection 68(3).

student includes a prospective student.

student entry procedure means a course provider's procedure to ensure that a student is academically suited to undertake a course.

student identifier has the same meaning as in the *Student Identifiers Act 2014*.

Table A provider has the same meaning as in the *Higher Education Support Act 2003*.

Table B provider has the same meaning as in the *Higher Education Support Act 2003*.

taxable income has the same meaning as in the *Income Tax Assessment Act 1997*.

tax file number has the same meaning as in the *Income Tax Assessment Act 1936*.

TEQSA means the body established by section 132 of the *Tertiary Education Quality and Standards Agency Act 2011*.

this Act includes:

- (a) the rules; and
- (b) any other instrument made under this Act; and
- (c) the *Higher Education Support Act 2003* to the extent that it relates to this Act; and
- (d) any instrument made under the *Higher Education Support Act 2003* to the extent that the instrument relates to this Act.

tuition assurance arrangement: see subsection 40(1).

tuition assurance scheme operator: see subsection 40(1).

unacceptable conduct: see subsection 71(2).

VET information means information obtained or created for the purposes of this Act.

VET officer means:

- (a) a Commonwealth officer; or
- (b) an officer of a Tertiary Admission Centre; or
- (c) an officer of an approved course provider; or
- (d) an officer of a tuition assurance scheme operator that is a party to an approved tuition assurance arrangement; or
- (e) an officer of an approved external dispute resolution scheme operator.

VET Regulator has the same meaning as in the *National Vocational Education and Training Regulator Act 2011*.

VETSL debt: see subsection 23BA(1).

VET student loan: see subsection 7(2).

voluntary repayment means a payment made to the Commissioner in discharge of an accumulated VETSL debt or a VETSL debt. It does not include a payment made in discharge of a compulsory VETSL repayment amount.

Part 2 Loans to students

Division 1 Secretary may approve loans

Section 7

Part 2—Loans to students

Division 1—Secretary may approve loans

7 Secretary may approve loans

- (1) The Secretary may approve a loan for a student for a course of study if the Secretary is satisfied that:
 - (a) the student is an eligible student (see Division 2); and
 - (b) the course is an approved course (see Division 3).
- (2) The loan is a *VET student loan*.

8 Amount of loan

The amount of the loan must not be greater than any of the following:

- (a) the maximum loan amount for the course specified in, or worked out in accordance with, the courses and loan caps determination;
- (b) the amount that would reduce the student's FEE-HELP balance to zero;
- (c) the tuition fees for the course.

Division 2—Eligible students

9 Eligible students

To be an *eligible student*, the student must meet the requirements of this Division.

10 Enrolment and loan application

- (1) The student must:
 - (a) be enrolled in the course; and
 - (b) have provided the course provider with any information and documents required by the rules; and
 - (c) meet any other requirements set out in the rules.
- (2) The student must be undertaking the course primarily at a campus in Australia.
- (3) The student must have applied for a VET student loan for the course in accordance with Division 4.

11 Citizenship and residency

- (1) The student must be:
 - (a) an Australian citizen; or
 - (b) the holder of a permanent humanitarian visa who is usually resident in Australia; or
 - (c) a qualifying New Zealand citizen.
- (2) A *qualifying New Zealand citizen* is a New Zealand citizen who:
 - (a) holds a special category visa; and
 - (b) has been usually resident in Australia for at least 10 years; and
 - (c) was a dependent child when he or she was first usually resident in Australia; and

Section 12

- (d) has been in Australia for periods totalling 8 years during the previous 10 years; and
- (e) has been in Australia for periods totalling 18 months during the previous 2 years.

12 Academic suitability

- (1) The student must have been assessed by the course provider as academically suited to undertake the course concerned.
- (2) The assessment must have been done in accordance with:
 - (a) the course provider's student entry procedure; and
 - (b) any requirements set out in the rules.
- (3) The course provider contravenes this subsection if the provider completes, or assists with completing, anything the student is required to do for the purposes of determining whether the student is academically suited to undertake an approved course.

Civil penalty: 120 penalty units.

Division 3—Approved courses

13 Approved courses

To be an *approved course*, the course must meet the requirements of this Division.

14 Kinds of courses

- (1) The course must be a structured and integrated program of vocational education or vocational training that leads to one of the following:
 - (a) a qualification:
 - (i) of diploma, advanced diploma, graduate certificate or graduate diploma in the Australian Qualifications Framework; and
 - (ii) that meets the guidelines for a VET award as set out in the Australian Qualifications Framework;
 - (b) a qualification specified by the rules.
- (2) The course must:
 - (a) be specified in the courses and loan caps determination; and
 - (b) meet any requirements set out in the rules.

15 Provision and delivery

- (1) The course must be provided by an approved course provider and delivered:
 - (a) by the approved course provider; or
 - (b) for the approved course provider by one or more of the following:
 - (i) another approved course provider;
 - (ii) a person or body registered by TEQSA;
 - (iii) a person or body approved in writing by the Secretary to deliver the course.

Section 16

- (2) A reference in subsection (1) to an approved course provider does not include a reference to an approved course provider whose approval is suspended.

16 The courses and loan caps determination

- (1) The Minister may by legislative instrument determine:
- (a) courses of study for which VET student loans may be approved; and
 - (b) maximum loan amounts, or methods for working out maximum loan amounts, for those courses.
- (2) The determination is the *courses and loan caps determination*.
- (3) The determination may provide for the method set out in Part 5-6 of the *Higher Education Support Act 2003* to be used to index amounts determined by, or worked out in accordance with, the determination.
- (4) Despite subsection 14(2) of the *Legislation Act 2003*, a determination made under subsection (1) may make provision in relation to a matter by applying, adopting or incorporating, with or without modification, any matter contained in an instrument or other writing as in force or existing from time to time.

Division 4—Applications for loans

17 Applications for loans

- (1) An application for a VET student loan for a course must:
 - (a) include the student's tax file number or a certificate from the Commissioner stating that the student has applied to the Commissioner asking the Commissioner to issue a tax file number to the student; and
 - (b) include the student's student identifier (if any).
- (2) The application:
 - (a) must be in the form approved by the Secretary; and
 - (b) must not be made before the end of any period specified in the rules; and
 - (c) must meet any other requirements set out in the rules.
- (3) The application must be signed by both the student and a responsible parent of the student if the following apply:
 - (a) the student is under 18 years of age;
 - (b) the student has a responsible parent;
 - (c) the student has not received youth allowance (within the meaning of the *Social Security Act 1991*) on the basis that the student is independent (within the meaning of Part 2.11 of that Act).
- (4) The Secretary may:
 - (a) request the student to provide further information for the purposes of deciding the application; and
 - (b) require some or all of the further information to be provided as a statutory declaration.
- (5) A course provider contravenes this subsection if the provider completes any part of an application for a VET student loan that the student is required to complete.

Civil penalty: 120 penalty units.

Section 17

- (6) A course provider contravenes this subsection if:
- (a) the provider collects information (including from a student) for the purposes of, or in relation to, applications by students for VET student loans; and
 - (b) the provider:
 - (i) gives the collected information to the Secretary; or
 - (ii) gives the Secretary information based on the collected information; and
 - (c) either or both of the following apply:
 - (i) the collected information omits a material particular or is incorrect in a material particular;
 - (ii) the information based on the collected information omits a material particular or is incorrect in a material particular.

Note: This subsection means that providers will need to verify information they collect from students for the purposes of, or in relation to, applications by students for VET student loans.

Civil penalty: 120 penalty units.

- (7) Subparagraph (6)(c)(i) does not apply if the provider has taken the steps (if any) set out in rules made under subsection 48(1) to verify that the collected information is correct.

Note: Under section 48, the rules may require an approved course provider to have specified processes and procedures in place.

- (8) Subparagraph (6)(c)(ii) does not apply if:
- (a) the information is incorrect only because the collected information is incorrect; and
 - (b) the provider has taken the steps (if any) set out in rules made under subsection 48(1) to verify that the collected information is correct.

Note: Under section 48, the rules may require an approved course provider to have specified processes and procedures in place.

18 Decisions about loans

- (1) The Secretary must decide whether or not to approve a VET student loan if:
 - (a) an application is made for the loan; and
 - (b) the application complies with section 17; and
 - (c) the applicant has complied with any request under that section.
- (2) The Secretary must give written notice of the decision to both:
 - (a) the applicant; and
 - (b) the course provider.
- (3) The notice must:
 - (a) be given in accordance with any requirements set out in the rules; and
 - (b) if the Secretary decides not to approve the loan—must include the reasons for the decision.
- (4) The rules may provide for another person to give the notice on the Secretary's behalf.

Part 3—Paying and repaying loan amounts

Division 1—Paying loan amounts

19 Loan must be used to pay tuition fees

- (1) If the Secretary approves a VET student loan for a student for a course, the Secretary must use the loan to pay tuition fees for the student for the course.
- (2) The Secretary may pay loan amounts to the course provider.
- (3) The Secretary may pay loan amounts:
 - (a) before or after the student begins the course; or
 - (b) after the student has completed the course; or
 - (c) by instalments.
- (4) Subsections (2) and (3) do not limit the way in which the Secretary may use the loan to pay tuition fees.

Note 1: If the Secretary uses a loan amount to pay tuition fees for a student, the student incurs a VETSL debt under section 23BA.

Note 2: If the Secretary used a loan amount to pay tuition fees for a student before 1 July 2019, the student will have incurred a debt under section 137-19 of the *Higher Education Support Act 2003* as then in force. Those debts are managed under that Act as HELP debts.

20 When Secretary is not required to pay loan amount

The Secretary is not required to pay a loan amount for a student for a course if any of the following applies:

- (a) the student has not given the Secretary the student's tax file number;
- (b) the student has not given the Secretary the student's student identifier;
- (c) the Secretary is satisfied that the student:
 - (i) is not an eligible student; or

Section 21

- (ii) is not a genuine student;
- (d) payment of the amount would breach a provider fee limit;
- (e) the loan amount is greater than the student's FEE-HELP balance;
- (f) the Secretary suspects on reasonable grounds that the course provider is not complying with this Act;
- (g) the approval of the course provider has been revoked or suspended, or has expired.

Note: For *provider fee limit*, see subsection 34(3).

21 Notice about payment of loan amount

- (1) If the Secretary decides not to pay a loan amount for a student for a course, the Secretary must notify the course provider of the decision as soon as practicable.
- (2) The rules may set out requirements in relation to notifying the following that loan amounts have been or will be, or have not been or will not be, paid:
 - (a) course providers;
 - (b) students;
 - (c) other persons.

Division 2—Repaying loan amounts

22 When course provider must repay loan amount

- (1) The course provider must pay to the Commonwealth an amount equal to a loan amount that was:
 - (a) used to pay tuition fees for a student for a course; and
 - (b) re-credited to the student's FEE-HELP balance.

Note 1: For re-crediting FEE-HELP balances, see Part 6.

Note 2: If a student's FEE-HELP balance is re-credited, the student's VETSL debt is taken to be remitted to the extent to which the debt relates to the loan amount concerned: see section 23BA. (For remission of debts incurred before 1 July 2019, see section 137-19 of the *Higher Education Support Act 2003*).

- (2) A course provider must pay to the Commonwealth an amount equal to any amount that was purportedly paid to the provider under this Act that was not payable.
- (3) A course provider must pay to the Commonwealth an amount equal to any amount paid to the provider that exceeded a provider fee limit imposed on the provider.

Note: For **provider fee limit**, see subsection 34(3).
- (4) An amount that a course provider must pay under this section is a debt due to the Commonwealth by the provider.
- (5) The Commonwealth may recover the debt from one or more loan amounts that would otherwise be payable to the course provider in relation to a student.
- (6) If a debt is recovered from a loan amount that is otherwise payable in relation to a student, the amount recovered is taken to have been paid to the course provider in relation to the student.

23 When tuition assurance scheme operator may be required to repay loan amount

The course provider and the tuition assurance scheme operator are jointly and severally liable to pay a debt due to the Commonwealth if:

- (a) the debt is due because a student's FEE-HELP balance was re-credited (see subsection 22(1)); and
- (b) the student's FEE-HELP balance was re-credited because a course was not delivered to completion; and
- (c) an approved tuition assurance arrangement applies (or applied) in relation to the student for the course.

Part 3A VETSL debts

Division 1 Simplified outline of this Part

Section 23AA

Part 3A—VETSL debts

Division 1—Simplified outline of this Part

23AA Simplified outline of this Part

Loans that the Secretary approves and uses to pay tuition fees for a person are repayable under this Part.

A person incurs a debt (called a VETSL debt) each time a loan amount is used to pay tuition fees for the person. Each of those debts is then incorporated into a single debt called the person's accumulated VETSL debt.

An accumulated VETSL debt can be repaid in 2 ways:

- (a) by making voluntary repayments; or
- (b) by making compulsory repayments (based on the person's income) through the income tax system.

Division 2—VETSL debts

23BA VETSL debt

- (1) A person incurs a debt to the Commonwealth if the Secretary:
 - (a) approves a VET student loan for the person; and
 - (b) uses a loan amount covered by the VET student loan to pay tuition fees for the person for a course.

The debt is a ***VETSL debt***.

- (2) The amount of the VETSL debt is:
 - (a) 120% of the loan amount; or
 - (b) if the rules specify a lesser percentage of the loan amount for the person—that lesser percentage of the loan amount.

Note: For specification by class, see subsection 13(3) of the *Legislation Act 2003*.

- (3) A VETSL debt is incurred on the day that the Secretary pays the loan amount.
- (4) A person's VETSL debt, in relation to a loan amount used to pay tuition fees for the person for a course, is taken to be remitted if the person's FEE-HELP balance is re-credited under Part 6 in relation to the loan amount.

23BB VETSL debt discharged by death

Upon the death of a person who owes a VETSL debt to the Commonwealth, the debt is taken to have been paid.

Note: VETSL debts are not provable in bankruptcy: see subsection 82(3AB) of the *Bankruptcy Act 1966*.

23BC Notice to Commissioner

- (1) If a person incurs a VETSL debt, the Secretary must give the Commissioner a notice specifying the amount of the debt incurred by the person.

Section 23BC

- (2) The Secretary may include in the notice any other details the Commissioner requests for the purpose of ensuring the Commissioner has the information needed to exercise powers or perform functions of the Commissioner under or in relation to this Act.

Division 3—Accumulated VETSL debts

23CA Simplified outline of this Division

There are 2 stages to working out a person's accumulated VETSL debt for a financial year.

In stage 1, the person's former accumulated VETSL debt is worked out. This is done by adjusting the preceding financial year's accumulated VETSL debt to take account of:

- (a) changes in the Consumer Price Index; and
- (b) the VETSL debts the person incurs during the last 6 months of the preceding financial year; and
- (c) voluntary repayments of the debt; and
- (d) compulsory VETSL repayment amounts in respect of the debt.

In stage 2, the person's accumulated VETSL debt is worked out from:

- (a) the person's former accumulated VETSL debt; and
- (b) the VETSL debts the person incurs during the first 6 months of the financial year; and
- (c) voluntary repayments of those debts.

Note: Incurring that financial year's accumulated VETSL debt discharges the previous accumulated VETSL debt and VETSL debts: see section 23CE.

23CB Stage 1—working out a former accumulated VETSL debt

- (1) A person's *former accumulated VETSL debt*, in relation to the person's accumulated VETSL debt for a financial year, is worked out by multiplying:
 - (a) the amount worked out using the following method statement; by

Part 3A VETSL debts

Division 3 Accumulated VETSL debts

Section 23CB

- (b) the HELP debt indexation factor (within the meaning of the *Higher Education Support Act 2003*) for 1 June in that financial year.

Method statement

- Step 1. Take the person's accumulated VETSL debt for the immediately preceding financial year. (This amount is taken to be zero if the person has no accumulated VETSL debt for that financial year.)
- Step 2. Add the sum of all of the VETSL debts (if any) that the person incurred during the last 6 months of the immediately preceding financial year. If the total is a number of whole dollars and a number of cents, the total is taken to be the number of whole dollars. If the total is an amount of less than one dollar, the total is taken to be zero.
- Step 3. Subtract the sum of the amounts by which the person's debts referred to in steps 1 and 2 are reduced because of any voluntary repayments that have been made during the period:
- (a) starting on 1 June in the immediately preceding financial year; and
 - (b) ending immediately before the next 1 June.
- Step 4. Subtract the sum of all of the person's compulsory VETSL repayment amounts that:
- (a) were assessed during that period (excluding any assessed as a result of a return given before that period); or

Section 23CB

(b) were assessed after the end of that period as a result of a return given before the end of that period.

Step 5. Subtract the sum of the amounts by which any compulsory VETSL repayment amount of the person is increased (whether as a result of an increase in the person's taxable income of an income year or otherwise) by an amendment of an assessment made during that period.

Step 6. Add the sum of the amounts by which any compulsory VETSL repayment amount of the person is reduced (whether as a result of a reduction in the person's taxable income of an income year or otherwise) by an amendment of an assessment made during that period.

Example: Lorraine is studying part-time for a Diploma of Early Childhood Education and Care. On 1 June 2020, Lorraine had an accumulated VETSL debt of \$15,000. She incurred a VETSL debt of \$1,500 on 31 March 2020. She made a voluntary repayment of \$525 on 1 May 2021. Lorraine lodged her 2019-20 income tax return and a compulsory VETSL repayment amount of \$3,000 was assessed and notified on her income tax notice of assessment on 3 September 2020.

To work out Lorraine's former accumulated VETSL debt before indexation on 1 June 2021:

Step 1: Take the previous accumulated VETSL debt of \$15,000 on 1 June 2020.

Step 2: Add the VETSL debt of \$1,500 incurred on 31 March 2020.

Step 3: Subtract the \$525 voluntary repayment made on 1 May 2021.

Step 4: Subtract the \$3,000 compulsory repayment assessed on 3 September 2020.

Step 5: Does not apply because since 1 June 2020 Lorraine had no amendments to any assessment.

Step 6: Does not apply because since 1 June 2020 Lorraine had no amendments to any assessment.

Lorraine's former accumulated VETSL debt before indexation on 1 June 2021 is:

Part 3A VETSL debts

Division 3 Accumulated VETSL debts

Section 23CC

$$\left(\$15,000 + \$1,500 \right) - \left(\$525 + \$3,000 \right) = \$12,975$$

If, for example, the indexation factor for 1 June 2021 were 1.030, then the former accumulated VETSL debt would be:

$$\$12,975 \times 1.030 = \$13,364.25$$

- (2) For the purposes of this section, an assessment, or an amendment of an assessment, is taken to have been made on the day specified in the notice of assessment, or notice of amended assessment, as the date of issue of that notice.

23CC Stage 2—working out an accumulated VETSL debt

- (1) A person's **accumulated VETSL debt**, for a financial year, is worked out as follows:

$$\text{Former accumulated VETSL debt} + \text{VETSL debts incurred} - \text{VETSL debt repayments}$$

where:

former accumulated VETSL debt means the person's former accumulated VETSL debt in relation to that accumulated VETSL debt.

VETSL debt repayments means the sum of all of the voluntary repayments (if any) paid, on or after 1 July in the financial year and before 1 June in that year, in reduction of the VETSL debts incurred in that year.

VETSL debts incurred means the sum of the amounts of all of the VETSL debts (if any) that the person incurred during the first 6 months of the financial year, with the total rounded down to the nearest whole dollar (and a total of less than one dollar taken to be zero).

Example: Paula is studying part-time for a Diploma of Nursing. On 1 June 2021, her former accumulated VETSL debt was worked out using section 23CB to be \$20,000. She incurred a VETSL debt of \$1,500 on

Section 23CD

31 August 2020. No repayments have been made in the 12 months from 1 June 2020.

Paula's accumulated VETSL debt on 1 June 2021 is worked out by taking her former accumulated VETSL debt of \$20,000 and adding the \$1,500 VETSL debt incurred on 31 August 2020. That is:

$$\$20,000 + \$1,500 = \$21,500$$

- (2) The person incurs the accumulated VETSL debt on 1 June in the financial year.
- (3) The first financial year for which a person can have an accumulated VETSL debt is the financial year starting on 1 July 2019.

23CD Rounding of amounts

- (1) If, apart from this section, a person's accumulated VETSL debt would be an amount consisting of a number of whole dollars and a number of cents, disregard the number of cents.
- (2) If, apart from this section, a person's accumulated VETSL debt would be an amount of less than one dollar, the person's accumulated VETSL debt is taken to be zero.

23CE Accumulated VETSL debt discharges earlier debts

- (1) The accumulated VETSL debt that a person incurs on 1 June in a financial year discharges, or discharges the unpaid part of:
 - (a) any VETSL debt that the person incurred during the calendar year immediately preceding that day; and
 - (b) any accumulated VETSL debt that the person incurred on the immediately preceding 1 June.
- (2) Nothing in subsection (1) affects the application of Division 2 or section 23CB or 23CC.

Part 3A VETSL debts

Division 3 Accumulated VETSL debts

Section 23CF

23CF Accumulated VETSL debt discharged by death

- (1) Upon the death of a person who has an accumulated VETSL debt, the accumulated VETSL debt is taken to be discharged.
- (2) To avoid doubt, this section does not affect any compulsory VETSL repayment amounts required to be paid in respect of the accumulated VETSL debt, whether or not those amounts were assessed before the person's death.

Note: Accumulated VETSL debts are not provable in bankruptcy: see subsection 82(3AB) of the *Bankruptcy Act 1966*.

Division 4—Voluntary discharge of debt

23DA Voluntary repayments

- (1) A person may at any time make a payment in respect of a debt that the person owes to the Commonwealth under this Part.
- (2) The payment must be made to the Commissioner.

23DB Application of voluntary repayments

- (1) Any money a person pays under this Division to meet the person's debts to the Commonwealth under this Part is to be applied in payment of those debts as the person directs at the time of the payment.
- (2) If the person has not given any directions, or the directions given do not adequately deal with the matter, any money available is to be applied as follows:
 - (a) first, in discharge or reduction of any accumulated VETSL debt of the person;
 - (b) secondly, in discharge or reduction of:
 - (i) any VETSL debt of the person; or
 - (ii) if there is more than one such debt, those debts in the order in which they were incurred.

23DC Refunding of payments

If:

- (a) a person pays an amount to the Commonwealth under this Division; and
- (b) the amount exceeds the sum of:
 - (i) the amount required to discharge the total debt that the person owed to the Commonwealth under this Part; and

Part 3A VETSL debts

Division 4 Voluntary discharge of debt

Section 23DC

- (ii) the total amount of the person's primary tax debts
(within the meaning of Part IIB of the *Taxation
Administration Act 1953*);
the Commonwealth must refund to the person an amount equal to
that excess.

Division 5—Compulsory discharge of debt

Subdivision A—Compulsory repayments

23EA Compulsory repayments

- (1) If:
- (a) a person's repayment income for an income year exceeds the minimum repayment income for the income year; and
 - (b) on 1 June immediately preceding the making of an assessment in respect of the person's income of that income year, the person had an accumulated VETSL debt;

the person is liable to pay to the Commonwealth, in accordance with this Division, so much of the person's repayable VETSL debt for the income year as does not exceed the amount worked out using the formula:

$$\frac{\text{Applicable percentage of repayment income}}{\text{Relevant income-contingent loans liability}}$$

where:

applicable percentage of repayment income means the amount that is the percentage of the person's repayment income worked out in respect of the income year using the table in section 154-20 of the *Higher Education Support Act 2003*.

relevant income-contingent loans liability means the amount that is the sum of any amounts the person is liable to pay under section 154-1 or 154-16 of the *Higher Education Support Act 2003* in respect of the income year.

- (2) A person is not liable under this section to pay an amount for an income year if the amount worked out under subsection (1) is zero or less.
- (3) A person is not liable under this section to pay an amount for an income year if, under section 8 of the *Medicare Levy Act 1986*:

Section 23EB

- (a) no Medicare levy is payable by the person on the person's taxable income for the income year; or
- (b) the amount of the Medicare levy payable by the person on the person's taxable income for the income year is reduced.

23EB Repayable VETSL debt for an income year

- (1) A person's *repayable VETSL debt* for an income year is:
 - (a) the person's accumulated VETSL debt referred to in paragraph 23EA(1)(b) in relation to that income year; or
 - (b) if one or more amounts:
 - (i) have been paid in reduction of that debt; or
 - (ii) have been assessed under section 23EE to be payable in respect of that debt;the amount (if any) remaining after deducting from that debt the amount, or sum of the amounts, so paid or assessed to be payable.
- (2) A reference in paragraph (1)(b) to an amount assessed to be payable is, if the amount has been increased or reduced by an amendment of the relevant assessment, a reference to the increased amount or the reduced amount.

Subdivision B—Levy for overseas debtors

23EC Liability of overseas debtors to repay amounts

- (1) If:
 - (a) a person is a foreign resident during an income year; and
 - (b) the person's assessed worldwide income for the income year exceeds the minimum repayment income for the income year; and
 - (c) on 1 June immediately preceding the making of an assessment in respect of the person's income of that income year, the person had an accumulated VETSL debt;

Section 23ED

the person is liable to pay to the Commonwealth, in accordance with this Division, a levy of the amount worked out under subsection (2).

Note: An amount a person is liable to pay under this section is imposed as a levy under the *Student Loans (Overseas Debtors Repayment Levy) Act 2015*.

- (2) The amount of levy that a person is liable to pay under this section, in respect of an income year, is an amount equal to the difference between:
- (a) the amount that the person would have been liable to pay under section 23EA if:
 - (i) the person had a repayment income for the income year of an amount equal to the person's assessed worldwide income for the income year; and
 - (ii) subsection 23EA(3) did not apply to the person; and
 - (b) the amount (if any) the person is liable to pay under section 23EA, in respect of the income year.

23ED Notices to be given to the Commissioner

Notice relating to leaving Australia

- (1) A person who:
- (a) has an accumulated VETSL debt or otherwise has a VETSL debt that has not yet been discharged; and
 - (b) leaves Australia (other than in circumstances specified in the rules) with the intention of remaining outside Australia for at least 183 days;
- must, no later than 7 days after leaving Australia, give a notice to the Commissioner in the approved form.

Notice relating to absence from Australia

- (2) A person who:
- (a) has an accumulated VETSL debt or otherwise has a VETSL debt that has not yet been discharged; and

Section 23EE

(b) has been outside Australia for at least 183 days (other than in circumstances specified in the rules) in any 12 month period; and

(c) was not required under subsection (1) to give a notice to the Commissioner in connection with that absence from Australia;

must, no later than 7 days after the end of those 183 days, give a notice to the Commissioner in the approved form.

Notice relating to income (including foreign-sourced income)

(3) A person who:

(a) is a foreign resident; and

(b) on 1 June immediately preceding an income year, had an accumulated VETSL debt;

must (other than in circumstances specified in the rules) give to the Commissioner, in the approved form, a notice relating to the person's income (including foreign-sourced income) for the income year. The notice must be given within the period specified in the form.

Note: The Commissioner may defer the time for giving a notice: see section 388-55 in Schedule 1 to the *Taxation Administration Act 1953*.

Content of notices under this section

(4) The rules may provide for the content of notices under this section.

Subdivision C—Assessments

23EE Commissioner may make assessments

The Commissioner may, from any information in the Commissioner's possession, whether from a return or otherwise, make an assessment of:

(a) a person's accumulated VETSL debt on 1 June immediately before the making of the assessment; and

(b) the amount required to be paid in respect of that debt under section 23EA or 23EC.

23EF Notification of notices of assessment of tax

If:

- (a) the Commissioner is required to serve on a person a notice of assessment in respect of the person's income of an income year under section 174 of the *Income Tax Assessment Act 1936*; and
- (b) the Commissioner has made, in respect of the person, an assessment under section 23EE of this Act of the amounts referred to in that section; and
- (c) notice of the assessment under that section has not been served on the person;

notice of the assessment under that section may be served by specifying the amounts concerned in the notice referred to in paragraph (a) of this section.

23EG Commissioner may defer making assessments

- (1) A person may apply in the approved form to the Commissioner for deferral of the making of an assessment in respect of the person under section 23EE.
- (2) The application must specify:
 - (a) the income year for which the deferral is being sought; and
 - (b) the reasons for seeking the deferral.
- (3) The income year specified in the application must be:
 - (a) the income year in which the person makes the application; or
 - (b) the immediately preceding income year; or
 - (c) the immediately succeeding income year.
- (4) The Commissioner may, on application by a person under this section, defer making an assessment in respect of the person under section 23EE if the Commissioner is of the opinion that:
 - (a) if the assessment were made, payment of the assessed amount would cause serious hardship to the person; or

Section 23EH

- (b) there are other special reasons that make it fair and reasonable to defer making the assessment.
- (5) The Commissioner may defer making the assessment for any period the Commissioner thinks appropriate.
- (6) The Commissioner must, as soon as practicable after an application is made under this section:
 - (a) consider the matter to which the application relates; and
 - (b) notify the applicant of the Commissioner's decision on the application.

Note: Deferrals of making assessments, or refusals of applications, are reviewable under Part 7.

23EH Commissioner may amend assessments

- (1) A person may apply in the approved form to the Commissioner for an amendment of an assessment made in respect of the person under section 23EE so that:
 - (a) the amount payable under the assessment is reduced; or
 - (b) no amount is payable under the assessment.
- (2) The application:
 - (a) must be made within 2 years after the day on which the Commissioner gives notice of the assessment to the person; or
 - (b) must specify the reasons justifying a later application.
- (3) The Commissioner may, on application by a person under this section, amend an assessment made in respect of the person under section 23EE so that:
 - (a) the amount payable under the assessment is reduced; or
 - (b) no amount is payable under the assessment;if the Commissioner is of the opinion that:
 - (c) payment of the assessed amount has caused or would cause serious hardship to the person; or

Section 23EH

- (d) there are other special reasons that make it fair and reasonable to make the amendment.
- (4) The Commissioner must, as soon as practicable after an application is made under this section:
 - (a) consider the matter to which the application relates; and
 - (b) notify the applicant of the Commissioner's decision on the application.

Note: Amendments of assessments, or refusals of applications, are reviewable under Part 7.

Division 6—Application of tax legislation

23FA Returns, assessments, collection and recovery

Subject to Divisions 4 and 5 and this Division:

- (a) Part IV of the *Income Tax Assessment Act 1936*; and
- (b) Division 5 of the *Income Tax Assessment Act 1997*; and
- (c) Part 4-15 in Schedule 1 to the *Taxation Administration Act 1953*;

apply, so far as they are capable of application, in relation to a compulsory VETSL repayment amount of a person as if it were income tax assessed to be payable by a taxpayer by an assessment made under Part IV of the *Income Tax Assessment Act 1936*.

23FB Charges and civil penalties for failing to meet obligations

- (1) Part 4-25 in Schedule 1 to the *Taxation Administration Act 1953* has effect as if:
 - (a) any compulsory VETSL repayment amount of a person were income tax payable by the person in respect of the income year in respect of which the assessment of that debt was made; and
 - (b) paragraphs 17(1)(a) and 20(a), this Part and sections 97 and 107 of this Act were income tax laws (within the meaning of the *Income Tax Assessment Act 1997*).
- (2) Subsection (1) does not have the effect of making a person liable to a penalty for any act or omission that happened before the commencement of this subsection.

23FC Pay as you go (PAYG) withholding

Part 2-5 (other than section 12-55 and Subdivisions 12-E, 12-F and 12-G) in Schedule 1 to the *Taxation Administration Act 1953* applies, so far as it is capable of application, in relation to the collection of amounts of a compulsory VETSL repayment amount

Section 23FD

of a person as if the compulsory VETSL repayment amount were income tax.

23FD Pay as you go (PAYG) instalments

Division 45 in Schedule 1 to the *Taxation Administration Act 1953* applies, so far as it is capable of application, in relation to the collection of a compulsory VETSL repayment amount of a person as if the compulsory VETSL repayment amount were income tax.

23FE Failures to comply with section 23ED

Part III of the *Taxation Administration Act 1953* applies in relation to a failure to comply with section 23ED of this Act as if that section were a taxation law (within the meaning of section 2 of that Act).

23FF Extent of Commissioner's general administration of this Act

The Commissioner has the general administration of this Act to the following extent:

- (a) paragraphs 17(1)(a) and 20(a) (loan applications to include tax file numbers);
- (b) this Part;
- (c) Part 7 so far as it relates to reviewable decisions for which the Commissioner is the decision maker;
- (d) section 97 (Commissioner may disclose VET information);
- (e) section 107 (verifying tax file numbers).

Note: One effect of this is that this Act is to that extent a taxation law for the purposes of the *Taxation Administration Act 1953*.

Part 4—Approved course providers

Division 1—Approving course providers

24 Meaning of *approved course provider*

A body approved by the Secretary under this Division is an *approved course provider*.

25 Secretary may approve a body

- (1) The Secretary may approve a body as an approved course provider if the Secretary is satisfied that the body meets the course provider requirements.
- (2) To meet the *course provider requirements* the body must:
 - (a) be a body corporate that is not a trustee; and
 - (b) be established under the law of the Commonwealth, a State or a Territory; and
 - (c) carry on business in Australia and have its central management and control in Australia; and
 - (d) be a registered training organisation; and
 - (e) meet the provider suitability requirements; and
 - (f) be a fit and proper person; and
 - (g) be a party to an approved tuition assurance arrangement; and
 - (h) be a member of an approved external dispute resolution scheme.

Note: If Part IIE of the *Ombudsman Act 1976* (VET Student Loans Ombudsman) is an external dispute resolution scheme, all approved course providers are taken to be members of the scheme (see section 42BA).
- (3) The Secretary may, in writing, exempt a body from either or both of the following:
 - (a) the requirement in paragraph (2)(g) to be a party to an approved tuition assurance arrangement;

- (b) the requirement in paragraph (2)(h) to be a member of an approved external dispute resolution scheme.
- (4) An exemption under subsection (3) is subject to such conditions as are specified in the exemption.

26 Provider suitability requirements

- (1) The rules may set out *provider suitability requirements* for the purposes of ensuring that loan amounts are paid to suitable course providers.
- (2) The provider suitability requirements may deal with the following in relation to a course provider:
 - (a) financial performance;
 - (b) management and governance;
 - (c) experience in providing vocational education;
 - (d) scope of courses;
 - (e) fees and modes of delivery for courses;
 - (f) student outcomes;
 - (g) industry links.
- (3) Subsection (2) does not limit the provider suitability requirements.

27 Listed course providers may be taken to meet requirements

- (1) The rules may provide for a listed course provider to be taken to meet one or more course provider requirements.
- (2) Each of the following is a *listed course provider* as long as it is a registered training organisation:
 - (a) a Table A provider;
 - (b) a Table B provider;
 - (c) a body established to provide vocational education or training under one of the following:
 - (i) the *Technical and Further Education Commission Act 1990* (NSW);

Section 28

- (ii) the *Education and Training Reform Act 2006* (Vic.);
- (iii) the *TAFE Queensland Act 2013* (Qld);
- (iv) the *Vocational Education and Training Act 1996* (WA);
- (v) the *TAFE SA Act 2012* (SA);
- (vi) the *Training and Workforce Development Act 2013* (Tas.);
- (vii) the *Canberra Institute of Technology Act 1987* (ACT);
- (d) a training organisation owned by the Commonwealth, a State or a Territory;
- (e) a body specified in the rules.

28 Application for approval

- (1) A body may apply to the Secretary for approval as an approved course provider.
- (2) The application must be:
 - (a) in the form approved by the Secretary; and
 - (b) accompanied by the application fee for the application.
- (3) The Secretary may:
 - (a) request the applicant to provide further information for the purposes of deciding the application; and
 - (b) require some or all of the further information to be provided as a statutory declaration.
- (4) The rules may set out requirements in relation to applying for approval.

29 Period of approval

- (1) Approval as an approved course provider has effect for the period specified in the approval.
- (2) The period must not be more than 7 years.
- (3) This section has effect subject to section 33.

30 Decisions about approval

- (1) This section applies if:
 - (a) a body applies to the Secretary for approval as an approved course provider; and
 - (b) the Secretary considers and decides the application.

Note: The Secretary is not required to consider or decide an application for approval as an approved course provider: see section 32.

- (2) The Secretary must give written notice of the decision to the body.
- (3) The notice must:
 - (a) be given in accordance with any requirements set out in the rules; and
 - (b) if the Secretary decides to approve the body for a period of less than 7 years—include the reasons for the period being less than 7 years.

31 Fees for applications

- (1) The Secretary may, by legislative instrument, prescribe fees, or a method of working out fees, for making applications for approval as an approved course provider.
- (2) A fee for making an application for approval as an approved course provider must not be such as to amount to taxation.

32 When Secretary is not required to consider application

- (1) The Secretary is not required to consider or decide an application for approval as an approved course provider:
 - (a) if the application does not comply with section 28; or
 - (b) in circumstances set out in the rules.
- (2) If the Secretary does not consider or decide an application, the Secretary must:
 - (a) give the applicant written notice of, and reasons for, not so considering or deciding; and

Section 33

- (b) refund any application fee for the application.
- (3) The notice must be given within 30 days after the application is made, otherwise the Secretary must consider and decide the application.

33 Period of approval extends to cover decision on re-approval

- (1) This section applies if:
 - (a) a body is approved (the *current approval*) as an approved course provider; and
 - (b) the body applies for approval as an approved course provider for a further period; and
 - (c) the application is made before the beginning of:
 - (i) the period of 90 days before the current approval ends; or
 - (ii) such shorter period as the Secretary allows.
- (2) The provider's current approval continues in effect until the application is decided.

Division 2—Conditions of approval

34 Secretary may impose conditions

- (1) The Secretary may, at any time:
 - (a) impose conditions on the approval of an approved course provider; or
 - (b) vary a condition of the approval.
- (2) The conditions may include the following:
 - (a) that one or more provider fee limits apply to the provider;
 - (b) that loan amounts will be paid to the provider for specified approved courses only;
 - (c) that an approved course provided by the provider will:
 - (i) be delivered in a particular way; or
 - (ii) address particular content or skills.
- (3) A ***provider fee limit*** is a limit on loan amounts that can be paid to a provider:
 - (a) for a particular period; or
 - (b) for a particular approved course; or
 - (c) for a particular approved course for a particular period.
- (4) Subsection (2) does not limit the conditions the Secretary may impose on the approval.
- (5) The Secretary must give the provider written notice of, and written reasons for:
 - (a) imposing a condition on the approval; or
 - (b) varying a condition of the approval.
- (6) The rules may set out requirements in relation to giving such notice and reasons.

Division 3—Revoking and suspending approvals

35 Automatic revocation on winding up

If an approved course provider is wound up, the approval of the body is revoked when the winding up commences.

Note: **Commence**, in relation to winding up, has the same meaning as in the *Corporations Act 2001*: see section 6.

36 Secretary may revoke or suspend approval

- (1) The Secretary may revoke or suspend the approval of an approved course provider if the Secretary is satisfied that the provider is not complying with this Act.
- (2) Before revoking or suspending the approval, the Secretary must give the provider written notice (the **intention notice**) of the following:
 - (a) that the Secretary is proposing to revoke or suspend the approval;
 - (b) the reasons why the Secretary is proposing to revoke or suspend the approval;
 - (c) that the provider may make written submissions to the Secretary as to why the Secretary should not revoke or suspend the approval;
 - (d) that the written submissions must be given to the Secretary within the period (the **submission period**):
 - (i) for proposed suspension—that ends 14 days after the intention notice is given; or
 - (ii) for proposed revocation—that ends 28 days after the intention notice is given.
- (3) The Secretary must consider any submissions given by the provider within the submission period.
- (4) The Secretary must give the provider written notice (the **decision notice**) of:

Section 37

- (a) the Secretary's decision on the suspension or revocation; and
- (b) the reasons for the decision.

The decision notice must be given within 28 days after the end of the submission period.

- (5) If the Secretary revokes or suspends the approval, the revocation or suspension takes effect on the day specified in the decision notice, which must not be a day before the decision is made.
- (6) A decision to suspend or revoke is not invalid merely because the Secretary failed to give the decision notice within the time required under subsection (4).

Note: The Secretary may publish information about compliance action that has been taken under this Act: see section 103.

37 Immediate suspension in certain circumstances

- (1) The Secretary may suspend the approval of an approved course provider (without giving the provider an intention notice under section 36) if:
 - (a) the Secretary suspects on reasonable grounds that the provider is not complying with this Act; and
 - (b) the Secretary is satisfied that the circumstances require urgent action.
- (2) The Secretary must give the provider written notice of:
 - (a) the suspension; and
 - (b) the reasons for the suspension; and
 - (c) the effect of subsection (4).
- (3) The suspension begins at the time specified in the notice, which must not be before the notice is given.
- (4) Unless subsection (5) or (6) applies, the suspension ends when one of the following happens:
 - (a) the Secretary notifies the provider in writing that the suspension has ended;
 - (b) 14 days have passed since the suspension began.

Section 38

- (5) If, within 14 days after the suspension began, the Secretary gives the provider an intention notice under section 36, the suspension ends when the Secretary gives the provider the decision notice under that section.
- (6) If, within 14 days after the suspension began, the Secretary requires the provider to be audited under section 45, the suspension ends:
 - (a) unless paragraph (b) applies—14 days after the Secretary receives the report on the audit; or
 - (b) if, within that 14 days, the Secretary gives the provider an intention notice under section 36—when the Secretary gives the provider the decision notice under that section.

Note: The Secretary may publish information about compliance action that has been taken under this Act: see section 103.

38 Secretary must revoke approval on provider request

If an approved course provider makes a written request to the Secretary for the approval of the provider to be revoked, the Secretary must:

- (a) revoke the approval; and
- (b) give the provider written notice of the revocation.

39 Secretary to notify relevant VET Regulator if approval is revoked or suspended

If the approval of an approved course provider is revoked or suspended, the Secretary must give the relevant VET Regulator notice in writing of the revocation or suspension.

Division 4—Tuition assurance

40 Tuition assurance arrangements

- (1) A *tuition assurance arrangement* is an arrangement between a course provider and another person (the *tuition assurance scheme operator*) under which the tuition assurance scheme operator is to do certain things if a course provider ceases to provide a course at any time after it starts but before it is completed.
- (2) The arrangement is an *approved tuition assurance arrangement* if:
 - (a) the arrangement meets any requirements set out in the rules; and
 - (b) under the arrangement, the tuition assurance scheme operator must:
 - (i) provide for students whose tuition fees are covered by a VET student loan to be able to finish the course, or an equivalent course; or
 - (ii) repay a student's tuition fees if the fees were paid using a VET student loan and it is impractical for the student to finish the course, or an equivalent course.
- (3) To the extent to which the student's tuition fees were paid using the VET student loan, the fees must be repaid to the Commonwealth under subparagraph (2)(b)(ii).

41 Secretary may require tuition assurance scheme operator to act

- (1) This section applies if:
 - (a) an approved tuition assurance arrangement applies (or applied) in relation to a student for a course; and
 - (b) the Secretary is satisfied the provider ceased to provide the course after it started but before it was completed.
- (2) The Secretary may require the tuition assurance scheme operator to:

Section 42

- (a) provide for students whose tuition fees are covered by a VET student loan to be able to finish the course, or an equivalent course; or
 - (b) repay a student's tuition fees if the fees were paid using a VET student loan and it is impractical for the student to finish the course, or an equivalent course.
- (3) A tuition assurance scheme operator must comply with a requirement under subsection (2).

42 Other requirements for tuition assurance scheme operators

- (1) The rules may set out requirements that must be met by a tuition assurance scheme operator who is, or was, a party to a tuition assurance arrangement with an approved course provider.
- (2) The requirements may include one or more of the following:
 - (a) to provide to the Secretary specified information in relation to the tuition assurance arrangement;
 - (b) to provide to the Secretary information in relation to the financial viability of the operator;
 - (c) to provide specified information or assistance to students covered by the arrangement.
- (3) Subsection (2) does not limit the requirements that may be set out under subsection (1).

Division 4A—External dispute resolution

42A Minister may specify external dispute resolution scheme

- (1) The Minister may, by legislative instrument, specify a scheme that provides for investigation and resolution of disputes relating to the following:
 - (a) VET student loans;
 - (b) compliance by approved course providers with this Act;
 - (c) VET FEE-HELP assistance (within the meaning of the *Higher Education Support Act 2003*);
 - (d) compliance by VET providers (within the meaning of the *Higher Education Support Act 2003*) with the *Higher Education Support Act 2003*.
- (2) The Minister must specify the operator of the scheme in the legislative instrument.

Note: The rules may provide for matters that the Minister may or must have regard to in deciding to specify a scheme: see subsection 116(3).

42B Meaning of *approved external dispute resolution scheme*

A scheme is an *approved external dispute resolution scheme* if the scheme:

- (a) provides for investigation and resolution of disputes as mentioned in section 42A; and
- (b) is specified in a legislative instrument made under section 42A; and
- (c) is operated by the person (the *approved external dispute resolution scheme operator*) specified in the legislative instrument.

Section 42BA

**42BA External dispute resolution scheme—VET Student Loans
Ombudsman**

If Part IIE of the *Ombudsman Act 1976* is specified as an external dispute resolution scheme under section 42A:

- (a) the scheme is taken to be operated by the VET Student Loans Ombudsman; and
- (b) all approved course providers are taken to be members of the scheme.

42C Approved course provider must comply

An approved course provider must comply with the requirements of the approved external dispute resolution scheme of which the provider is a member.

Note: The rules may set out additional processes and procedures in relation to external dispute resolution: see section 48.

Division 5—Ensuring compliance

43 Compliance notices

- (1) This section applies if the Secretary:
 - (a) is satisfied that an approved course provider is not complying with this Act; or
 - (b) is aware of information that suggests that an approved course provider may not be complying with this Act.
- (2) The Secretary may give the provider a compliance notice.
- (3) The **compliance notice** must:
 - (a) set out the name of the provider to which the notice is given; and
 - (b) set out brief details of the non-compliance or possible non-compliance; and
 - (c) specify action that the provider must take, or refrain from taking, in order to address the non-compliance or possible non-compliance; and
 - (d) specify a reasonable period within which the provider must take, or refrain from taking, the specified action; and
 - (e) if the Secretary considers it appropriate—specify a reasonable period within which the provider must provide the Secretary with evidence that the provider has taken, or refrained from taking, the specified action; and
 - (f) state that a failure to comply with the notice is subject to a civil penalty and may also lead to the provider's approval being suspended or revoked; and
 - (g) set out any other matters specified in the rules for the purposes of this paragraph.
- (4) An approved course provider contravenes this subsection if the provider fails to comply with a compliance notice.

Civil penalty: 60 penalty units.

Section 44

- (5) To avoid doubt, the Secretary is not required to give an approved course provider a compliance notice before suspending or revoking the provider's approval.

44 Varying and revoking compliance notices

- (1) The Secretary may, by written notice given to an approved course provider, vary or revoke a compliance notice if the Secretary considers that taking such action is in the public interest.

Note: A variation could, for example, specify different action to be taken by the provider or a different period for complying with the notice.

- (2) In deciding whether to vary or revoke a compliance notice, the Secretary must consider any submissions that are received from the provider before the end of the period mentioned in paragraph 43(3)(d).

45 Compliance audits

- (1) The Secretary may require an approved course provider to be audited.
- (2) The audit (the **compliance audit**) must be for the purposes of determining either or both of the following:
- (a) whether the provider is complying with this Act;
 - (b) whether one or more students enrolled by the provider are genuine students.
- (3) The audit must be conducted:
- (a) by:
 - (i) the National VET Regulator; or
 - (ii) an auditor approved in writing by the Secretary; and
 - (b) at such time or times, and in such manner, as the Secretary requires.
- (4) The auditor may require any person to provide the auditor with all reasonable facilities and assistance for the purposes of the audit.

- (5) A person contravenes this subsection if the person fails to cooperate fully with the auditor in relation to a compliance audit.

Civil penalty: 60 penalty units.

46 Approved course provider must cooperate

An approved course provider contravenes this section if the provider fails to cooperate fully with any of the following in ensuring compliance with, and the efficient and effective administration of, this Act:

- (a) a VET Regulator;
- (b) the Secretary;
- (c) an APS employee in the Department;
- (d) a consultant engaged by the Commonwealth to perform work in relation to this Act;
- (e) the operator of the approved external dispute resolution scheme of which the provider is a member.

Civil penalty: 60 penalty units.

Part 5—Other requirements for approved course providers

Division 1—General

47 Conditions of approval and course provider requirements

- (1) An approved course provider must comply with any conditions imposed on the provider's approval.
- (2) An approved course provider must continue to meet the course provider requirements.

48 Provider must have certain processes and procedures

- (1) The rules may require an approved course provider to have specified processes and procedures in place.
- (2) The processes and procedures may relate to one or more of the following:
 - (a) information the provider collects for the purposes of, or in relation to, applications by students for VET student loans;
 - (b) processes or procedures for students to enrol in courses (including student entry procedures) and withdraw from courses;
 - (c) tuition assurance;
 - (d) student grievances;
 - (e) equal benefits and opportunities for students;
 - (f) review of decisions.
- (3) Subsection (2) does not limit the processes and procedures that may be required by the rules.
- (4) The rules may specify requirements to be met in establishing and operating the processes and procedures.

- (5) An approved course provider contravenes this subsection if the provider fails to comply with rules made under this section.

Civil penalty: 60 penalty units.

49 Provider must not use broker or agent

- (1) An approved course provider contravenes this subsection if the provider enters into an arrangement (whether written or not) that provides for another person to do one or more of the following in relation to an approved course:
- (a) enrol students, or accept applications for enrolment, in the course;
 - (c) provide information or advice in relation to VET student loans (however described) for the course;
 - (d) assist students to complete or submit applications for a VET student loan for the course;
 - (e) assist, or provide support for, students who could be eligible for a VET student loan for the course to complete any assessments required to show that students are academically suited to undertake the course.

Civil penalty: 60 penalty units.

- (2) Subsection (1) does not apply in relation to an arrangement that is:
- (a) a contract of employment; or
 - (b) specified in the rules.

Note: Employees of approved course providers will be covered by other requirements that apply to approved course providers.

Division 2—Information

50 Information for students

- (1) The rules may require an approved course provider to do one or more of the following in relation to VET student loans or the operation of this Act:

- (a) give particular information to students;
- (b) give information to students in a particular way;
- (c) give information to students at a particular time.

- (2) An approved course provider contravenes this subsection if the provider fails to comply with rules made under subsection (1).

Civil penalty: 60 penalty units.

- (3) An approved course provider commits an offence of strict liability if the provider fails to comply with rules made under subsection (1).

Penalty: 60 penalty units.

51 Retaining information and documents

- (1) An approved course provider must retain documents and information:

- (a) related to the operation of this Act; and
- (b) specified by the rules.

- (2) The documents and information must be retained for:

- (a) the period specified in the rules; or
- (b) if no period is specified—7 years.

- (3) An approved course provider contravenes this subsection if the provider fails to retain documents and information in accordance with this section.

Civil penalty: 60 penalty units.

- (4) An approved course provider commits an offence of strict liability if the provider contravenes this section.

Penalty: 60 penalty units.

52 Ongoing information requirements

- (1) The rules may set out *ongoing information requirements* for the purposes of ensuring that:
- (a) approved course providers are complying with this Act: and
 - (b) the Secretary has access to information and documents related to the operation of this Act.
- (2) The ongoing information requirements may require an approved course provider to do one or more of the following:
- (a) be audited in circumstances set out in the rules, including by a specified person, and provide reports of audits to the Secretary;
 - (b) provide the Secretary with specified information or documents, including in relation to the following:
 - (i) the provider's financial position;
 - (ii) courses of study provided by the provider and the delivery of those courses;
 - (iii) the provider's students (including information and documents relating to enrolment, attendance, completion rates, education outcomes and existing and projected enrolment numbers);
 - (iv) the administration and operation of the business of the provider;
 - (v) tuition fees charged by the provider;
 - (vi) the provider's plans for improving its business;
 - (vii) changes in the provider's key personnel;
 - (viii) changes in the provider's management or governance arrangements;
 - (ix) information the provider has collected for the purposes of, or in relation to, applications by students for VET student loans;

Section 53

- (c) notify the Secretary if the provider is not complying with this Act, or particular provisions of this Act;
 - (d) provide the information in a particular form, including as a statutory declaration.
- (3) Subsection (2) does not limit the ongoing information requirements.
- (4) An approved course provider contravenes this subsection if the provider fails to comply with the ongoing information requirements.

Civil penalty: 60 penalty units.
- (5) An approved course provider commits an offence of strict liability if the provider fails to comply with the ongoing information requirements.

Penalty: 60 penalty units.

53 Secretary may request information

- (1) The Secretary may, by notice in writing, require an approved course provider to give the Secretary information or documents that relate to:
 - (a) the provision of vocational education and training by the provider; or
 - (b) the provider's compliance with this Act.
- (2) The information or documents must be provided:
 - (a) in the form specified in the notice, which may be a statutory declaration; and
 - (b) in accordance with other requirements specified in the notice.
- (3) A notice under this section must not require the giving of information or documents that the provider is required to give to the Secretary under any other provision of this Act.
- (4) An approved course provider contravenes this subsection if the provider fails to comply with a notice given under this section.

Civil penalty: 60 penalty units.

- (5) An approved course provider commits an offence of strict liability if the provider fails to comply with a notice given under this section.

Penalty: 60 penalty units.

54 Dealing with personal information

- (1) An approved course provider must comply with the Australian Privacy Principles in relation to personal information obtained for the purposes of this Act.
- (2) A failure to comply with subsection (1) constitutes an act or practice involving an interference with the privacy of the individual concerned for the purposes of section 13 of the *Privacy Act 1988*.

Note: The act or practice may be the subject of a complaint under section 36 of that Act.

- (3) The provider must have a procedure under which a student enrolled with the provider may apply to the provider for, and receive, a copy of personal information that the provider holds in relation to the student.
- (4) The provider must comply with any requirements set out in the rules relating to the management of personal information.

Division 3—Fees

55 Determining tuition fees

- (1) An approved course provider must determine the tuition fees for each approved course offered by the provider for a particular period.
- (2) The rules may specify the following in relation to tuition fees for an approved course:
 - (a) matters to which an approved course provider must or must not have regard in determining tuition fees;
 - (b) goods or services that must not be covered by tuition fees;
 - (c) how and when tuition fees may be charged;
 - (d) how and when tuition fees may be varied.
- (3) An approved course provider contravenes this subsection if the provider fails to comply with the requirements of the rules in relation to tuition fees for approved courses.

Civil penalty: 120 penalty units.

56 Student not liable for covered fees

- (1) If an approved course provider enrolls a student in a course, the provider must give the student a written statement as to whether or not the enrolment is accepted on the basis that some or all of the tuition fees for the course will be covered by a VET student loan.
- (2) The statement must:
 - (a) be given in accordance with the rules; and
 - (b) if the enrolment is accepted on the basis that only some of the tuition fees for the course will be covered—show the amounts of the tuition fees that will, and will not, be covered by the VET student loan; and
 - (c) meet any other requirements set out in the rules.

- (3) Fees stated to be covered by a VET student loan are *covered fees*.
- (4) An approved course provider contravenes this subsection if the provider requires a student to pay covered fees.

Civil penalty: 120 penalty units.

57 Publishing tuition fees

An approved course provider contravenes this section if:

- (a) the provider enrolls a student in a course on the basis that some or all of the tuition fees for the course are covered fees; and
- (b) on the day before the student is enrolled, the tuition fees for the course were not available on the provider's website in a way that was readily accessible by the public.

Civil penalty: 60 penalty units.

Division 4—Census days

58 Determining and publishing census days

- (1) This section applies if an approved course provider offers an approved course for a particular period.
- (2) The provider must determine the date or dates for the course by which a student's enrolment in the course can be cancelled without the student incurring tuition fees for the course or a part of the course.
- (3) A date by which enrolment may be cancelled without incurring tuition fees for the course or a part of the course is a ***census day***.
- (4) A census day must be:
 - (a) determined in accordance with any requirements set out in the rules; and
 - (b) published in accordance with any requirements set out in the rules.
- (5) Once published, the provider must not vary a census day otherwise than in accordance with the rules.
- (6) An approved course provider contravenes this subsection if the provider fails to determine or publish a census day in accordance with the rules.

Civil penalty: 60 penalty units.

- (7) An approved course provider contravenes this subsection if the provider varies a census day other than in accordance with the rules.

Civil penalty: 60 penalty units.

59 No penalty for cancelling enrolment before census day

- (1) An approved course provider contravenes this subsection if:

Section 59

- (a) the provider enrolls a student in a course on the basis that some or all of the tuition fees for the course are covered fees; and
- (b) on or before a census day for the course, the student requests in writing that the provider cancel the enrolment; and
- (c) the provider fails to cancel the enrolment before the end of the census day.

Civil penalty: 120 penalty units.

- (2) An approved course provider contravenes this subsection if:

- (a) the provider enrolls a student in a course on the basis that some or all of the tuition fees for the course are covered fees; and
- (b) on or before the last census day for the course, the student requests in writing that the provider cancel the enrolment; and
- (c) the provider charges a fee (however described) for cancelling the enrolment.

Civil penalty: 120 penalty units.

- (3) An approved course provider contravenes this subsection if:

- (a) the provider enrolls a student in a course on the basis that some or all of the tuition fees for the course are covered fees; and
- (b) the provider engages in conduct that:
 - (i) prevents the student from cancelling the enrolment; or
 - (ii) unnecessarily inconveniences the student in relation to cancelling the enrolment.

Civil penalty: 120 penalty units.

Division 5—Marketing

60 Misrepresenting VET student loans

An approved course provider contravenes this section if the provider represents, whether by publishing or otherwise, that a VET student loan:

- (a) is not a loan; or
- (b) does not have to be repaid.

Civil penalty: 240 penalty units.

61 Offering certain inducements

- (1) An approved course provider contravenes this subsection if:
- (a) the provider:
 - (i) offers or provides a benefit; or
 - (ii) causes a benefit to be offered or provided; and
 - (b) the benefit would be reasonably likely to induce a person to apply for a VET student loan for a course.

Civil penalty: 120 penalty units.

- (2) Subsection (1) does not apply in relation to a benefit specified in the rules.

62 Engaging in cold-calling

- (1) An approved course provider contravenes this subsection if:
- (a) the provider cold-calls another person to market, advertise or promote a course; and
 - (b) when doing so, or as a result of doing so, the provider mentions the possible availability of a VET student loan (however described) for students undertaking the course.

Civil penalty: 60 penalty units.

- (2) **Cold-calling** includes making unsolicited contact with a student:
- (a) in person; or
 - (b) by telephone, email or other form of electronic communication.

Note: **Student** includes a prospective student: see section 6.

- (3) The rules may set out conduct that is taken to be **cold-calling**.

63 Use of third party contact lists

- (1) An approved course provider contravenes this subsection if:
- (a) the provider receives a student's contact details from another person; and
 - (b) the provider contacts the student to market, advertise or promote a course, or enrol the student in a course; and
 - (c) when doing so, or as a result of doing so, the provider mentions the possible availability of a VET student loan (however described) for students undertaking the course.

Civil penalty: 60 penalty units.

- (2) Subsection (1) does not apply in circumstances specified in the rules.

64 Other marketing requirements

- (1) The rules may set out requirements in relation to marketing of courses in circumstances where tuition fees for the courses could be covered by VET student loans.
- (2) An approved course provider contravenes this subsection if the provider fails to comply with rules made for the purposes of subsection (1).

Civil penalty: 60 penalty units.

Division 6—Personal liability for executive officers

65 Personal liability for executive officers

- (1) An executive officer of an approved course provider commits an offence if:
 - (a) the provider commits an offence against this Act; and
 - (b) the officer knew that the offence would be committed; and
 - (c) the officer was in a position to influence the conduct of the provider in relation to the commission of the offence; and
 - (d) the officer failed to take all reasonable steps to prevent the commission of the offence.
- (2) The maximum penalty for an offence against subsection (1) is one-fifth of the maximum penalty that could be imposed for the offence committed by the provider.
- (3) An executive officer of an approved course provider contravenes this subsection if:
 - (a) the provider contravenes a civil penalty provision of this Act; and
 - (b) the officer knew that the contravention would occur; and
 - (c) the officer was in a position to influence the conduct of the provider in relation to the contravention; and
 - (d) the officer failed to take all reasonable steps to prevent the contravention.
- (4) The maximum civil penalty for a contravention of subsection (3) is one-fifth of the maximum penalty that could be imposed for the contravention of the civil penalty provision by the provider.

66 Reasonable steps to prevent offence or contravention

- (1) For the purposes of section 65, in determining whether an executive officer of an approved course provider failed to take all reasonable steps to prevent the commission of an offence, or the

Section 66

contravention of a civil penalty provision, a court is to have regard to:

- (a) what action (if any) the officer took towards ensuring that the provider's employees, agents and contractors had a reasonable knowledge and understanding of the requirements to comply with this Act, in so far as those requirements affected the employees, agents or contractors concerned; and
 - (b) what action (if any) the officer took when he or she became aware of the offence or contravention.
- (2) This section does not limit the matters to which the court may have regard.

Part 6 Re-crediting FEE-HELP balances

Division 1 Application of Part

Section 67

Part 6—Re-crediting FEE-HELP balances

Division 1—Application of Part

67 Application of Part

This Part applies if an amount of a VET student loan has been used to pay tuition fees for a student for a course, or a part of a course.

Note: If a student's FEE-HELP balance is re-credited under this Part, the student's VETSL debt is taken to be remitted to the extent to which the debt relates to the loan amount concerned: see section 23BA. (For remission of debts incurred before 1 July 2019, see section 137-19 of the *Higher Education Support Act 2003*).

Division 2—Re-crediting by course provider

68 Special circumstances

- (1) The course provider must, on the Secretary's behalf, re-credit a student's FEE-HELP balance if:
 - (a) the student applies to the provider in writing for the re-credit; and
 - (b) the application is made within 12 months after the census day for the course, or the part of the course; and
 - (c) the provider is satisfied that special circumstances prevented, or will prevent, the student from completing the requirements for the course, or the part of the course.
- (2) The course provider may extend the period for making the application mentioned in paragraph (1)(b).
- (3) Circumstances are *special circumstances* if they:
 - (a) are beyond the student's control; and
 - (b) do not make their full impact on the student until on or after the census day for the course, or the part of the course; and
 - (c) make it impracticable for the student to complete the requirements for the course, or the part of the course, during the student's enrolment in the course, or the part of the course.
- (4) The amount re-credited must equal the amount of the VET student loan that has been used to pay tuition fees for the student for the course, or the part of a course.
- (5) The course provider must, as soon as practicable:
 - (a) consider an application for a student's FEE-HELP balance to be re-credited under this section; and
 - (b) notify the student of the provider's decision on the application.

The notice must include a statement of the reasons for the decision.

Section 69

69 Course not provided to completion

- (1) The course provider must, on the Secretary's behalf, re-credit a student's FEE-HELP balance if:
 - (a) the student has not completed the requirements for the course, or the part of the course, because the provider ceased to provide the course or part after it started but before it was completed; and
 - (b) it is impractical for the student, under the approved tuition assurance arrangement for the course, to finish the course or an equivalent course.
- (2) The amount re-credited must equal the amount of the VET student loan that has been used to pay tuition fees for the student for the course, or the part of the course.
- (3) If the course provider re-credits the student's FEE-HELP balance, the course provider must notify the following of the re-credit as soon as practicable:
 - (a) the student;
 - (b) the tuition assurance scheme operator for the student for the course.

70 Secretary may act in place of provider

The Secretary may re-credit a student's FEE-HELP balance in accordance with this Division if:

- (a) a course provider is unable to act under this Division or is being wound up or has been dissolved; or
- (b) a course provider has failed to act under this Division and the Secretary is satisfied that the failure is unreasonable.

Division 3—Re-crediting by Secretary

71 When Secretary may re-credit FEE-HELP balance

- (1) The Secretary may re-credit the student's FEE-HELP balance if the Secretary is satisfied that the course provider, or a person acting on the provider's behalf, engaged in unacceptable conduct in relation to the student's application for the VET student loan.
- (2) **Unacceptable conduct**, in relation to an application for a VET student loan, has the meaning given by the rules.
- (3) The Secretary may re-credit the student's FEE-HELP balance if the Secretary is satisfied of one or more of the following:
 - (a) the student is not an eligible student;
 - (b) the student is not a genuine student;
 - (c) the student does not have a tax file number;
 - (d) the student does not have a student identifier.
- (4) The Secretary may re-credit the student's FEE-HELP balance if the Secretary is satisfied that:
 - (a) the provider has failed to comply with this Act; and
 - (b) the failure has adversely affected the student.
- (5) The amount re-credited must not exceed the amount of the VET student loan that has been used to pay tuition fees for the student for the course, or the part of the course.
- (6) This section applies whether or not the student applies for the re-credit.

72 Student may apply for re-crediting by Secretary

- (1) A student may apply to the Secretary for the student's FEE-HELP balance to be re-credited under section 71.
- (2) The application must be in writing and meet any requirements set out in the rules.

Section 73

73 Secretary must invite submissions before re-crediting

- (1) Before re-crediting a student's FEE-HELP balance under this Division, the Secretary must give the course provider concerned notice in writing:
 - (a) stating that the Secretary is considering the re-credit; and
 - (b) stating the reasons why the Secretary is considering the re-credit; and
 - (c) inviting the provider to make written submissions to the Secretary about the re-credit within 28 days.
- (2) In deciding whether to re-credit the FEE-HELP balance, the Secretary must take into account any submissions received within the 28 day period.
- (3) The Secretary must give the student and the provider written notice of the Secretary's decision and the reasons for the decision. The notice must be given as soon as practicable after the decision is made.

Part 7—Review of decisions

Division 1—Reviewable decisions

74 Reviewable decisions

The following table sets out:

- (a) the *reviewable decisions* under this Act; and
- (b) the *decision maker* for each of those decisions.

Reviewable VET decisions			
Item	Decision	Provision under which decision is made	Decision maker
1	A decision to approve or not to approve a VET student loan	Section 18	the Secretary
1A	A decision to defer or refuse to defer the making of an assessment	Section 23EG	the Commissioner
1B	A decision to amend or refuse to amend an assessment	Section 23EH	the Commissioner
2	A decision to revoke the approval of an approved course provider	Section 36	the Secretary
3	A decision not to re-credit a student's FEE-HELP balance	Section 68 (special circumstances)	the course provider to whom the application was made
4	A decision not to re-credit a student's FEE-HELP balances	Section 68 (special circumstances)	the Secretary (in accordance with section 70)

Section 75

Reviewable VET decisions			
Item	Decision	Provision under which decision is made	Decision maker
5	A decision: (a) to re-credit a student's FEE-HELP balance; or (b) not to re-credit a student's FEE-HELP balance	Section 71 (unacceptable conduct)	the Secretary

75 When applications are taken to be refused

The decision maker is taken to have decided to refuse an application if:

- (a) a person makes an application for a reviewable decision to be made; and
- (b) the decision maker is required to notify the person of the decision; and
- (c) the person is not notified:
 - (i) within the required time; or
 - (ii) if there is no required time—within 2 months after the application is made.

Division 2—Reconsideration of reviewable decisions

76 Application for reconsideration

- (1) A person whose interests are affected by a reviewable decision may request the decision maker to reconsider the decision.
- (2) The request must be made in writing and given to the decision maker within 28 days after the day on which the person was notified of the decision, or within such longer period as the decision maker allows.
- (3) The request must set out the reasons for requesting the reconsideration.
- (4) After receiving the request, the decision maker must reconsider the decision and:
 - (a) confirm the decision; or
 - (b) vary the decision; or
 - (c) set the decision aside and substitute a new decision.
- (5) The decision maker's decision (the ***reconsidered decision***) to confirm, vary or set aside the reviewable decision takes effect:
 - (a) on the day specified in the reconsidered decision; or
 - (b) if a day is not specified—on the day on which the reconsidered decision is made.
- (6) The decision maker must give the person written notice of the reconsidered decision.
- (7) The notice:
 - (a) must be given within a reasonable period after the reconsidered decision is made; and
 - (b) must contain a statement of the reasons for the reconsidered decision.
- (8) The decision maker is taken to have confirmed the reviewable decision if the decision maker does not give notice of the

Section 77

reconsidered decision to the person within 45 days after receiving the person's request.

77 Reconsideration without application

- (1) The decision maker may reconsider a reviewable decision if the decision maker is satisfied that there is sufficient reason to do so.
- (2) The decision maker may reconsider the decision whether or not:
 - (a) an application for reconsideration of the decision has been made under section 76; or
 - (b) the decision has been reconsidered under section 76; or
 - (c) an application has been made under section 80 for review of the reconsidered decision by the Administrative Appeals Tribunal.
- (3) After reconsidering the reviewable decision, the decision maker must:
 - (a) confirm the decision; or
 - (b) vary the decision; or
 - (c) set the decision aside and substitute a new decision.
- (4) The decision maker's decision (the ***reconsidered decision***) to confirm, vary or set aside the reviewable decision takes effect:
 - (a) on the day specified in the reconsidered decision; or
 - (b) if a day is not specified—on the day on which the reconsidered decision is made.
- (5) The decision maker must give written notice of the reconsidered decision to the person to whom the decision relates.
- (6) The notice:
 - (a) must be given within a reasonable period after the reconsidered decision is made; and
 - (b) must contain a statement of the reasons for the reconsidered decision.

78 Reconsideration by delegates

- (1) A delegate of the Secretary or Commissioner must not reconsider a reviewable decision made by the delegate.
- (2) A reviewable decision made by a delegate of the Secretary or Commissioner may be reconsidered by another delegate if, and only if, the other delegate:
 - (a) was not involved in making the decision; and
 - (b) occupies a position at a level not lower than that of the delegate who made the decision.

79 Approved course providers must have review officers

- (1) An approved course provider must appoint an officer to reconsider reviewable decisions made by the provider.
- (2) The officer must be appointed by:
 - (a) the chief executive officer of the provider; or
 - (b) a delegate of the chief executive officer of the provider.
- (3) The officer must not reconsider a decision if the officer:
 - (a) was involved in making the decision; or
 - (b) occupies a position at a level lower than that of the person who made the decision.

80 Review by the AAT

- (1) Applications may be made to the Administrative Appeals Tribunal for the review of reconsidered decisions that have been made under section 76 or 77.
- (2) For the purposes of the *Administrative Appeals Tribunal Act 1975* as it applies in relation to a reconsidered decision under section 18, 68 or 71 of this Act, the student concerned is taken to be the only person whose interests are affected by the decision.

Division 3—Reconsideration of other decisions

81 Reconsideration of other decisions

- (1) A person who makes a decision (the *initial decision*) under this Act other than a reviewable decision may reconsider the decision if the person is satisfied that there is sufficient reason to do so.
- (2) After reconsidering the initial decision, the decision maker must:
 - (a) confirm the initial decision; or
 - (b) vary the initial decision; or
 - (c) set the initial decision aside and substitute a new decision.
- (3) The decision maker's decision (the *reconsidered decision*) to confirm, vary or set aside the initial decision takes effect:
 - (a) on the day specified in the reconsidered decision; or
 - (b) if a day is not specified—on the day on which the reconsidered decision is made.
- (4) The decision maker must give written notice of the reconsidered decision to the person to whom the decision relates.
- (5) The notice:
 - (a) must be given within a reasonable period after the reconsidered decision is made; and
 - (b) must contain a statement of the reasons for the reconsidered decision.

Part 8—Regulatory powers

82 Monitoring powers

- (1) This Act is subject to monitoring under Part 2 of the Regulatory Powers Act.

Note: Part 2 of the Regulatory Powers Act creates a framework for monitoring whether this Act has been complied with. It includes powers of entry and inspection.

- (2) Information given in compliance or purported compliance with a provision of this Act is subject to monitoring under Part 2 of the Regulatory Powers Act.

Note: Part 2 of the Regulatory Powers Act creates a framework for monitoring whether the information is correct. It includes powers of entry and inspection.

- (3) For the purposes of Part 2 of the Regulatory Powers Act as it applies in relation to this Act:

- (a) each Departmental investigator and NVETR investigator is an authorised applicant; and
- (b) each Departmental investigator and NVETR investigator is an authorised person; and
- (c) a judicial officer is an issuing officer; and
- (d) for an authorised person who is a Departmental investigator, the Secretary is the relevant chief executive; and
- (e) for an authorised person who is an NVETR investigator, each NVETR Commissioner is the relevant chief executive; and
- (f) each of the following is a relevant court:
 - (i) the Federal Court;
 - (ii) the Federal Circuit Court;
 - (iii) a court of a State or Territory that has jurisdiction in relation to matters arising under this Act.

Section 83

- (4) An authorised person may be assisted by other persons in exercising powers or performing functions or duties under Part 2 of the Regulatory Powers Act in relation to this Act.

83 Investigation powers

- (1) A provision is subject to investigation under Part 3 of the Regulatory Powers Act if it is:
- (a) an offence provision of this Act; or
 - (b) a civil penalty provision of this Act; or
 - (c) an offence against the *Crimes Act 1914* or the *Criminal Code* that relates to this Act.

Note: Part 3 of the Regulatory Powers Act creates a framework for investigating whether a provision has been contravened. It includes powers of entry, search and seizure.

- (2) For the purposes of Part 3 of the Regulatory Powers Act as it applies in relation to this Act:
- (a) each Departmental investigator and NVETR investigator is an authorised applicant; and
 - (b) each Departmental investigator and NVETR investigator is an authorised person; and
 - (c) a judicial officer is an issuing officer; and
 - (d) for an authorised person who is a Departmental investigator, the Secretary is the relevant chief executive; and
 - (e) for an authorised person who is an NVETR investigator, each NVETR Commissioner is the relevant chief executive; and
 - (f) each of the following is a relevant court:
 - (i) the Federal Court;
 - (ii) the Federal Circuit Court;
 - (iii) a court of a State or Territory that has jurisdiction in relation to matters arising under this Act.
- (3) An authorised person may be assisted by other persons in exercising powers or performing functions or duties under Part 3 of the Regulatory Powers Act in relation to this Act.

84 Civil penalty provisions

- (1) Each civil penalty provision of this Act is enforceable under Part 4 of the Regulatory Powers Act.

Note: Part 4 of the Regulatory Powers Act allows a civil penalty provision to be enforced by obtaining an order for a person to pay a pecuniary penalty for the contravention of the provision.

- (2) For the purposes of Part 4 of the Regulatory Powers Act as it applies in relation to this Act:
- (a) each of the following is an authorised applicant:
 - (i) the Secretary;
 - (ii) an SES employee, or an acting SES employee, in the Department; and
 - (b) each of the following is a relevant court:
 - (i) the Federal Court;
 - (ii) the Federal Circuit Court;
 - (iii) a court of a State or Territory that has jurisdiction in relation to matters arising under this Act.

85 Infringement notices

- (1) The following provisions are subject to an infringement notice under Part 5 of the Regulatory Powers Act:
- (a) an offence provision of this Act;
 - (b) a civil penalty provision of this Act.

Note: Part 5 of the Regulatory Powers Act creates a framework for using infringement notices in relation to provisions.

- (2) For the purposes of Part 5 of the Regulatory Powers Act as it applies in relation to this Act:
- (a) each of the following is an infringement officer:
 - (i) an NVETR staff member who is an SES employee or an acting SES employee;
 - (ii) an NVETR staff member who is an APS employee who holds or performs the duties of an Executive Level 2 position or an equivalent position;

Section 86

- (iii) an SES employee, or an acting SES employee, in the Department; and
- (b) the relevant chief executive is:
 - (i) for an infringement notice given by an infringement officer covered by subparagraph (a)(i) or (ii)—each NVETR Commissioner; and
 - (ii) for an infringement notice given by an infringement officer covered by subparagraph (a)(iii)—the Secretary.

86 Enforceable undertakings

- (1) The provisions of this Act are enforceable under Part 6 of the Regulatory Powers Act.

Note: Part 6 of the Regulatory Powers Act creates a framework for accepting and enforcing undertakings relating to compliance with provisions.

- (2) For the purposes of Part 6 of the Regulatory Powers Act as it applies in relation to this Act:
 - (a) each of the following is an authorised person:
 - (i) the Secretary;
 - (ii) an SES employee, or an acting SES employee, in the Department; and
 - (b) each of the following is a relevant court:
 - (i) the Federal Court;
 - (ii) the Federal Circuit Court;
 - (iii) a court of a State or Territory that has jurisdiction in relation to matters arising under this Act.

87 Injunctions

- (1) The provisions of this Act are enforceable under Part 7 of the Regulatory Powers Act.

Note: Part 7 of the Regulatory Powers Act creates a framework for using injunctions to enforce provisions.

- (2) For the purposes of Part 7 of the Regulatory Powers Act as it applies in relation to this Act:

- (a) each of the following is an authorised person:
 - (i) the Secretary;
 - (ii) an SES employee, or an acting SES employee, in the Department; and
- (b) each of the following is a relevant court:
 - (i) the Federal Court;
 - (ii) the Federal Circuit Court;
 - (iii) a court of a State or Territory that has jurisdiction in relation to matters arising under this Act.

88 Appointment of investigators

- (1) The Secretary may, in writing, appoint a person as a ***Departmental investigator***.
- (2) An NVETR Commissioner may, in writing, appoint an NVETR staff member as an ***NVETR investigator***.
- (3) A person must not be appointed as a Departmental investigator, or an NVETR investigator, unless the appointer is satisfied that the person has the knowledge or experience necessary to properly exercise the powers of such an investigator.
- (4) A Departmental investigator, and an NVETR investigator, must, in exercising powers as such, comply with any directions of the appointer.

89 Delegation of regulatory powers

- (1) The Secretary may, in writing, delegate his or her powers and functions under the Regulatory Powers Act as it applies in relation to this Act, to an SES employee, or an acting SES employee, in the Department.
- (2) An NVETR Commissioner may, in writing, delegate his or her powers and functions under the Regulatory Powers Act as it applies in relation to this Act, and under section 88, to an NVETR staff member who is:

Section 90

- (a) an SES employee or an acting SES employee; or
 - (b) an APS employee who holds or performs the duties of an Executive Level 2 position or an equivalent position.
- (3) A person exercising powers or performing functions under a delegation under subsection (1) or (2) must comply with any directions of the delegator.
- (4) A person must not exercise powers or perform functions under a delegation under subsection (1) or (2) in relation to an infringement notice given by the person.

90 Other enforcement action

To avoid doubt, taking action under this Part does not limit the taking of action under any other provision of this Act.

Part 9—Use of information

Division 1—Authorised use and disclosure of information

91 Use and disclosure by Commonwealth officers

A Commonwealth officer may use or disclose VET information if the information is used or disclosed for the purposes of:

- (a) this Act; or
- (b) the *Higher Education Support Act 2003*.

92 Use and disclosure by certain VET officers

- (1) Each of the following VET officers may use VET information in his or her capacity as such an officer:
 - (a) an officer of a Tertiary Admission Centre;
 - (b) an officer of an approved course provider;
 - (c) an officer of a tuition assurance scheme operator that is a party to an approved tuition assurance arrangement;
 - (d) an officer of an approved external dispute resolution scheme operator.
- (2) The officer may disclose VET information to another VET officer if the officer believes on reasonable grounds that the disclosure is reasonably necessary for the purposes of exercising powers, or performing functions or duties, in relation to this Act.

93 Disclosure to certain agencies, bodies or persons

- (1) The Secretary may disclose VET information to an agency, body or person mentioned in subsection (2) if the Secretary believes on reasonable grounds that the disclosure is reasonably necessary for the purposes of the exercise of the powers, or the performance of the functions or duties, of the agency, body or person.

Section 94

- (2) The agencies, bodies and persons to which the Secretary may disclose VET information under this section are the following:
- (a) TEQSA;
 - (b) the National VET Regulator;
 - (c) an agency or authority of a State or Territory responsible for regulating vocational education or vocational training in the State or Territory;
 - (d) the Australian Competition and Consumer Commission;
 - (e) an approved external dispute resolution scheme operator.

94 Disclosure for purposes of law enforcement

The Secretary may disclose VET information to one or more of the following if the Secretary believes on reasonable grounds that the disclosure of the information is necessary for an enforcement related activity (within the meaning of the *Privacy Act 1988*):

- (a) a Department, agency or authority of the Commonwealth, a State or a Territory;
- (b) an enforcement body (within the meaning of the *Privacy Act 1988*).

95 Disclosure to other bodies for permitted purposes

- (1) The Secretary may disclose VET information to an agency, body or person referred to in subsection (2) for any of the following purposes (a *permitted purpose*):
- (a) improving the provision of vocational education and training;
 - (b) research relating to the provision of vocational education and training, including research relating to:
 - (i) quality assurance; or
 - (ii) planning the provision of vocational education and training.
- (2) The agencies, bodies and persons to which the Secretary may disclose VET information under this section are the following:
- (a) a State or Territory agency;

Section 96

- (b) an approved course provider;
 - (c) a person who performs services for or on behalf of an approved course provider;
 - (d) a body or association determined, by legislative instrument, by the Minister for the purposes of this paragraph.
- (3) However, if the information was provided by an approved course provider, the Secretary may only disclose the information to a person referred to in paragraph (2)(b), (c) or (d) if the provider consents to that disclosure.

96 Disclosure of publicly available information

A person may use or disclose VET information if the information has already been lawfully made available to the public.

97 Commissioner may disclose VET information

- (1) The Commissioner may disclose VET information to a Commonwealth officer or an officer of a Tertiary Admission Centre if the Commissioner believes on reasonable grounds that the disclosure will enable or assist the officer to exercise powers, or perform functions or duties in relation to this Act.
- (2) Subsection (1) has effect despite anything in an Act of which the Commissioner has the general administration.
- (3) Despite subsection 13.3(3) of the *Criminal Code*, in a prosecution for an offence against an Act of which the Commissioner has the general administration, the defendant does not bear an evidential burden in relation to whether this section applies to a disclosure of personal information.

98 This Division does not limit use or disclosure of VET information

This Division does not limit the disclosure or use of VET information.

Note: The use or disclosure of VET information may also be authorised in other circumstances. For example, see the *Privacy Act 1988*.

Division 2—Offences for misuse of personal information

99 VET officers

- (1) A person commits an offence if:
- (a) the person is, or has been, a VET officer; and
 - (b) the person has obtained or generated personal information in his or her capacity as a VET officer; and
 - (c) the person:
 - (i) uses the information; or
 - (ii) discloses the information to another person.

Penalty: Imprisonment for 2 years.

- (2) Subsection (1) does not apply if the use or disclosure is authorised or required by:
- (a) a law of the Commonwealth; or
 - (b) a law of a State or Territory listed in the rules for the purposes of this paragraph.

Note: A defendant bears an evidential burden in relation to a matter in subsection (2) (see subsection 13.3(3) of the *Criminal Code*).

100 Use of personal information for other purposes

- (1) A person commits an offence if:
- (a) the person uses personal information; and
 - (b) the information was disclosed to an agency, body or person under section 95; and
 - (c) the use of the information is not for a permitted purpose.

Note: For *permitted purpose*, see subsection 95(1).

Penalty: Imprisonment for 2 years.

- (2) Subsection (1) does not apply if the use is authorised or required by:
- (a) a law of the Commonwealth; or

Section 101

- (b) a law of a State or Territory listed in the rules for the purposes of this paragraph.

Note: A defendant bears an evidential burden in relation to a matter in subsection (2) (see subsection 13.3(3) of the *Criminal Code*).

- (3) A person commits an offence if:
 - (a) the person discloses personal information; and
 - (b) the information was disclosed to an agency, body or person under section 95; and
 - (c) either or both of the following apply:
 - (i) the disclosure is not for a permitted purpose;
 - (ii) the disclosure is to a person who is not an officer or employee of, or engaged by, the agency, body or person to whom the information was disclosed under section 95.

Note: For *permitted purpose*, see subsection 95(1).

Penalty: Imprisonment for 2 years.

- (4) Subsection (3) does not apply if the disclosure is authorised or required by:
 - (a) a law of the Commonwealth; or
 - (b) a law of a State or Territory listed in the rules for the purposes of this paragraph.

Note: A defendant bears an evidential burden in relation to a matter in subsection (4) (see subsection 13.3(3) of the *Criminal Code*).

101 Unauthorised access to, or modification of, personal information

- (1) A person commits an offence if:
 - (a) the person causes any unauthorised access to, or modification of, personal information; and
 - (b) the personal information is VET information:
 - (i) that is held on a computer; and
 - (ii) to which access is restricted by an access control system associated with a function of the computer; and
 - (c) the person intends to cause the access or modification; and

Part 9 Use of information

Division 2 Offences for misuse of personal information

Section 101

- (d) the person knows that the access or modification is unauthorised; and
- (e) one or more of the following apply:
 - (i) the information is held on a computer of an approved course provider;
 - (ii) the information is held on behalf of an approved course provider;
 - (iii) the information is held on a computer of a Tertiary Admission Centre;
 - (iv) the information is held on behalf of a Tertiary Admission Centre.

Penalty: Imprisonment for 2 years.

- (2) Absolute liability applies to paragraph (1)(e).

Part 10—General provisions

102 Communicating electronically

- (1) The rules may set out requirements for and in relation to the following:
 - (a) electronic communication between the Commonwealth and students;
 - (b) electronic communication between the Commonwealth and approved course providers;
 - (c) electronic communication between students and approved course providers.
- (2) An approved course provider contravenes this subsection if the provider fails to comply with rules made under subsection (1).

Civil penalty: 60 penalty units.

103 Secretary may publish information

- (1) The Secretary may publish information (other than personal information about a student) if the Secretary is satisfied that the information would:
 - (a) assist a student to decide whether or not to enrol in a course provided by an approved course provider; or
 - (b) assist a student in relation to his or her eligibility for a VET student loan and the circumstances in which the Secretary would approve a VET student loan; or
 - (c) encourage compliance by an approved course provider with this Act.
- (2) The information the Secretary may publish in relation to an approved course provider includes the following:
 - (a) completion rates for students;
 - (b) enrolment numbers and forecast enrolment numbers (including for particular courses);

Section 103A

- (c) courses offered;
 - (d) tuition and other fee arrangements and modes of delivery for those courses;
 - (e) compliance action that has been taken under this Act (including that an intention notice has been given to the provider).
- (3) Subsection (2) does not limit subsection (1).
- (4) The Secretary may require an approved course provider to release or publish the information that the Secretary could publish under this section in relation to the provider.
- (5) An approved course provider contravenes this subsection if the provider fails to comply with a requirement under subsection (4).

Civil penalty: 60 penalty units.

103A Secretary must publish information relating to operation of the VET student loans program

The Secretary must publish the following information within 42 days after the end of the period of 6 months beginning on 1 January and 1 July in each year (the *reporting period*):

- (a) the number of approved course providers who operated during the reporting period;
- (b) for each of those providers:
 - (i) the name of the provider; and
 - (ii) the value of VET student loans approved by the Secretary for approved courses offered by the provider during the reporting period; and
 - (iii) the number of students who undertook approved courses offered by the provider during the reporting period and whose tuition fees for the courses were paid (whether in whole or in part) using VET student loans; and
 - (iv) the number of such students who completed approved courses during the reporting period; and

- (v) the amount of tuition fees charged to such students by the provider during the reporting period;
- (c) any other information in relation to VET student loans prescribed under the rules.

104 Secretary may require a person to provide information about compliance with this Act

- (1) The Secretary may, by written notice given to a person who the Secretary believes on reasonable grounds has information or documents relevant to determining whether this Act has been complied with, require the person to give the information or documents to the Secretary.
- (2) The information must be provided:
 - (a) in a form (if any) approved by the Secretary; and
 - (b) in accordance with other requirements specified by the Secretary.
- (3) A notice under this section must not require the giving of information by an approved course provider that the provider is required to give to the Secretary under any other provision of this Act.
- (4) A person contravenes this subsection if the person fails to provide information or documents in accordance with a requirement under subsection (1).

Civil penalty: 60 penalty units.

- (5) A person commits an offence of strict liability if the person fails to provide information or documents in accordance with a requirement under subsection (1).

Penalty: 60 penalty units.

Section 105

105 Secretary may use computer programs to make decisions

- (1) The Secretary may arrange for the use, under the Secretary's control, of computer programs for any purposes for which the Secretary may make decisions under this Act.
- (2) A decision made by the operation of a computer program under such an arrangement is, for the purposes of this Act, taken to be a decision made by the Secretary.

106 Giving false or misleading information

- (1) A person contravenes this subsection if:
 - (a) a person gives information or a document:
 - (i) to a VET officer; or
 - (ii) otherwise under, or for the purpose of, this Act; and
 - (b) the information or document:
 - (i) is false or misleading; or
 - (ii) omits any matter or thing without which the information or document is misleading.
- (2) Subsection (1) does not apply if the information or document is not false or misleading in a material particular.
- (3) A person is liable to a civil penalty if the person contravenes subsection (1).

Note: A person may commit an offence if the person provides false or misleading information or documents: see sections 137.1 and 137.2 of the *Criminal Code*.

Civil penalty: 240 penalty units.

107 Verifying tax file numbers

For the purposes of this Act:

- (a) the Secretary may ask the Commissioner to verify a tax file number; and

- (b) the Commissioner may at any time give the Secretary any information necessary to ensure that the Secretary has the correct tax file number.

108 Contravening offence and civil penalty provisions

- (1) This section applies if a provision of this Act provides that a person contravening another provision of this Act (the *conduct provision*) commits an offence or is liable to a civil penalty.
- (2) For the purposes of this Act, and the Regulatory Powers Act to the extent that it relates to this Act, a reference to a contravention of an offence provision or a civil penalty provision includes a reference to a contravention of the conduct provision.

109 Certain references to course provider include references to agent

A reference in a civil penalty provision in this Act to a course provider (however described) includes a reference to a person acting on behalf of the provider.

110 Continuing application of Act to certain persons

- (1) This Act continues to apply in relation to a body that was approved as an approved course provider as if the body were still an approved course provider.
- (2) Subsection (1) applies for the purposes of dealing with or resolving any matter that arose during, or that relates to, the period when the body was approved as an approved course provider.
- (3) This Act continues to apply in relation to a person or body who was a tuition assurance scheme operator as if the person or body were still a tuition assurance scheme operator.
- (4) Subsection (3) applies for the purposes of dealing with or resolving any matter that arose during, or that relates to, the period when the body was a tuition assurance scheme operator.

Section 111

111 No entitlement to future rights

- (1) Neither approval, nor payment of any amount, of a VET student loan requires the Commonwealth to ensure that:
 - (a) a student has access to a course; or
 - (b) a course:
 - (i) is delivered in a particular way; or
 - (ii) addresses particular content or skills; or
 - (iii) results in a particular qualification.
- (2) Neither approval, nor payment of any amount, of a VET student loan:
 - (a) requires any other loan to be approved or any other loan amount to be paid; or
 - (b) prevents any amendment of this Act from having full effect from the commencement of the amendment.

112 Protection from civil actions

- (1) This section applies to:
 - (a) the Secretary; and
 - (b) an APS employee in the Department; and
 - (c) a consultant engaged by the Commonwealth to perform work in relation to this Act.
- (2) A person mentioned in subsection (1) is not liable to an action or other proceeding for damages for or in relation to an act done or omitted to be done in good faith:
 - (a) in the performance or purported performance of any functions under this Act; or
 - (b) in the exercise or purported exercise of any powers under this Act.

113 Compensation for acquisition of property

- (1) If the operation of this Act would result in an acquisition of property from a person otherwise than on just terms, the

Section 114

Commonwealth is liable to pay a reasonable amount of compensation to the person.

- (2) If the Commonwealth and the person do not agree on the amount of the compensation, the person may institute proceedings in a court of competent jurisdiction for the recovery from the Commonwealth of such reasonable amount of compensation as the court determines.
- (3) In this section:

acquisition of property has the same meaning as in paragraph 51(xxxi) of the Constitution.

just terms has the same meaning as in paragraph 51(xxxi) of the Constitution.

114 Delegations

- (1) The Secretary may, in writing, delegate any or all of his or her powers under this Act to:
- (a) an APS employee; or
 - (b) an officer of an approved external dispute resolution scheme operator.

Note: For *this Act*, see section 6.

- (2) In exercising powers under the delegation, the delegate must comply with any directions of the Secretary.

115 Appropriation

Amounts of VET student loans payable by the Secretary under this Act are payable out of the Consolidated Revenue Fund, which is appropriated accordingly.

115A Alternative constitutional basis

Without limiting its effect apart from this section, this Act also has the effect it would have if each reference to an approved course

Section 116

provider were expressly confined to a corporation to which paragraph 51(xx) of the Constitution applies.

116 Rules

- (1) The Minister may, by legislative instrument, make rules providing for matters:
 - (a) required or permitted by this Act to be provided; or
 - (b) necessary or convenient to be provided in order to carry out or give effect to this Act.
- Note 1: For *this Act*, see section 6.
- Note 2: The rules may make different provision with respect to different matters or different classes of matters (see subsection 33(3A) of the *Acts Interpretation Act 1901*). For example, the rules may provide different requirements for different kinds of approved course providers.
- (2) The rules may provide for amounts determined by, or worked out in accordance with, the rules to be indexed using the method set out in Part 5-6 of the *Higher Education Support Act 2003*.
 - (3) If this Act (including the rules) permits or requires a decision to be made, the rules may provide for matters that the decision maker may or must (as specified in the rules) have regard to in making the decision.
 - (4) If this Act requires or permits the rules to provide for a matter, the rules may provide for the matter to be determined by the Secretary.
 - (5) Despite subsection 14(2) of the *Legislation Act 2003*, the rules may make provision in relation to a matter by applying, adopting or incorporating, with or without modification, any matter contained in any other instrument or other writing as in force or existing from time to time.
 - (6) The rules may provide for the collection and recovery of approved course provider charge (within the meaning of the *VET Student Loans (Charges) Act 2016*).

Section 116

- (7) The rules must specify a cap on the amount of VET student loans that can be approved for:
 - (a) the calendar year in which this subsection commences; and
 - (b) each of the 2 following calendar years.
- (8) Subsections (2) to (7) do not limit subsection (1).

Endnotes

Endnote 1—About the endnotes

Endnotes

Endnote 1—About the endnotes

The endnotes provide information about this compilation and the compiled law.

The following endnotes are included in every compilation:

Endnote 1—About the endnotes

Endnote 2—Abbreviation key

Endnote 3—Legislation history

Endnote 4—Amendment history

Abbreviation key—Endnote 2

The abbreviation key sets out abbreviations that may be used in the endnotes.

Legislation history and amendment history—Endnotes 3 and 4

Amending laws are annotated in the legislation history and amendment history.

The legislation history in endnote 3 provides information about each law that has amended (or will amend) the compiled law. The information includes commencement details for amending laws and details of any application, saving or transitional provisions that are not included in this compilation.

The amendment history in endnote 4 provides information about amendments at the provision (generally section or equivalent) level. It also includes information about any provision of the compiled law that has been repealed in accordance with a provision of the law.

Editorial changes

The *Legislation Act 2003* authorises First Parliamentary Counsel to make editorial and presentational changes to a compiled law in preparing a compilation of the law for registration. The changes must not change the effect of the law. Editorial changes take effect from the compilation registration date.

If the compilation includes editorial changes, the endnotes include a brief outline of the changes in general terms. Full details of any changes can be obtained from the Office of Parliamentary Counsel.

Misdescribed amendments

A misdescribed amendment is an amendment that does not accurately describe the amendment to be made. If, despite the misdescription, the amendment can

Endnote 1—About the endnotes

be given effect as intended, the amendment is incorporated into the compiled law and the abbreviation “(md)” added to the details of the amendment included in the amendment history.

If a misdescribed amendment cannot be given effect as intended, the abbreviation “(md not incorp)” is added to the details of the amendment included in the amendment history.

Endnotes

Endnote 2—Abbreviation key

Endnote 2—Abbreviation key

ad = added or inserted	o = order(s)
am = amended	Ord = Ordinance
amdt = amendment	orig = original
c = clause(s)	par = paragraph(s)/subparagraph(s) /sub-subparagraph(s)
C[x] = Compilation No. x	pres = present
Ch = Chapter(s)	prev = previous
def = definition(s)	(prev...) = previously
Dict = Dictionary	Pt = Part(s)
disallowed = disallowed by Parliament	r = regulation(s)/rule(s)
Div = Division(s)	reloc = relocated
ed = editorial change	renum = renumbered
exp = expires/expired or ceases/ceased to have effect	rep = repealed
F = Federal Register of Legislation	rs = repealed and substituted
gaz = gazette	s = section(s)/subsection(s)
LA = <i>Legislation Act 2003</i>	Sch = Schedule(s)
LIA = <i>Legislative Instruments Act 2003</i>	Sdiv = Subdivision(s)
(md) = misdescribed amendment can be given effect	SLI = Select Legislative Instrument
(md not incorp) = misdescribed amendment cannot be given effect	SR = Statutory Rules
mod = modified/modification	Sub-Ch = Sub-Chapter(s)
No. = Number(s)	SubPt = Subpart(s)
	<u>underlining</u> = whole or part not commenced or to be commenced

Endnote 3—Legislation history

Endnote 3—Legislation history

Act	Number and year	Assent	Commencement	Application, saving and transitional provisions
VET Student Loans Act 2016	98, 2016	7 Dec 2016	1 Jan 2017 (s 2(1) item 1)	
Education and Other Legislation Amendment Act (No. 1) 2017	31, 2017	12 Apr 2017	Sch 1 (items 7–10): 1 July 2017 (s 2(1) item 2)	—
Higher Education Support Legislation Amendment (Student Loan Sustainability) Act 2018	76, 2018	24 Aug 2018	Sch 3 (items 122–147): <u>1 Jan 2020 (s 2(1) item 4)</u>	<u>Sch 3 (items 144–147)</u>
Education and Other Legislation Amendment (VET Student Loan Debt Separation) Act 2018	116, 2018	25 Sept 2018	Sch 1 (items 13–23): 1 July 2019 (s 2(1) item 2) Sch 1 (items 71A–76): <u>1 Jan 2020 (s 2(1) item 13)</u> Sch 2: 26 Sept 2018 (s 2(1) item 14)	—

Endnotes

Endnote 4—Amendment history

Endnote 4—Amendment history

Provision affected	How affected
Part 1	
s 5	am <u>No 76, 2018</u> ; No 116, 2018
s 6	am No 31, 2017; <u>No 76, 2018</u> ; No 116, 2018
Part 2	
Division 1	
s 8	am <u>No 76, 2018</u>
Division 3	
s 16	am No 116, 2018
Part 3	
Division 1	
s 19	am No 116, 2018
s 20	am <u>No 76, 2018</u>
Division 2	
s 22	am <u>No 76, 2018</u> ; No 116, 2018 (<u>Sch 1 items 71A–71D</u>)
s 23	am <u>No 76, 2018</u>
Part 3A	
Part 3A.....	ad No 116, 2018
Division 1	
s 23AA.....	ad No 116, 2018
Division 2	
s 23BA.....	ad No 116, 2018
	am <u>No 116, 2018</u>
s 23BB.....	ad No 116, 2018
s 23BC.....	ad No 116, 2018
Division 3	
s 23CA.....	ad No 116, 2018
s 23CB.....	ad No 116, 2018
s 23CC.....	ad No 116, 2018

Endnote 4—Amendment history

Provision affected	How affected
s 23CD	ad No 116, 2018
s 23CE	ad No 116, 2018
s 23CF	ad No 116, 2018
Division 4	
s 23DA	ad No 116, 2018
s 23DB	ad No 116, 2018
s 23DC	ad No 116, 2018
Division 5	
Subdivision A	
s 23EA	ad No 116, 2018
s 23EB	ad No 116, 2018
Subdivision B	
s 23EC	ad No 116, 2018
s 23ED	ad No 116, 2018
Subdivision C	
s 23EE	ad No 116, 2018
s 23EF	ad No 116, 2018
s 23EG	ad No 116, 2018
s 23EH	ad No 116, 2018
Division 6	
s 23FA	ad No 116, 2018
s 23FB	ad No 116, 2018
s 23FC	ad No 116, 2018
s 23FD	ad No 116, 2018
s 23FE	ad No 116, 2018
s 23FF	ad No 116, 2018
Part 4	
Division 1	
s 25	am No 31, 2017
Division 4A	
s 42BA	ad No 31, 2017

Endnotes

Endnote 4—Amendment history

Provision affected	How affected
Part 6	
Part 6 heading	rs <u>No 76, 2018</u>
Division 1	
s 67	am <u>No 76, 2018</u> ; No 116, 2018 (<u>Sch 1 item 74</u>)
Division 2	
s 68	am <u>No 76, 2018</u>
s 69	am <u>No 76, 2018</u>
s 70	am <u>No 76, 2018</u>
Division 3	
Division 3 heading	am <u>No 116, 2018</u>
s 71	am <u>No 76, 2018</u>
s 72	am <u>No 76, 2018</u>
s 73	am <u>No 76, 2018</u>
Division 4	
Division 4	ad <u>No 116, 2018</u>
s 73A	ad <u>No 116, 2018</u>
Part 7	
Division 1	
s 74	am <u>No 76, 2018</u> ; No 116, 2018
Division 2	
s 78	am No 116, 2018
