

STUDENT HANDBOOK

Australian Compliance Institute Ltd

ABN 41 687 773 440 | RTO 46579
compliance.org.au | education@compliance.org.au | (02) 9290 1788

Version 9.0 | Effective 1 July 2026

STUDENT HANDBOOK

1. Quick Start Guide

Welcome

Welcome to Australian Compliance Institute Ltd. We are committed to providing quality training that meets the National Standards for Registered Training Organisations 2025, in a learning environment that is safe, inclusive, and supportive.

Key Contacts

| Contact | Details |
|-------------------------------------|---|
| General Enquiries / Student Support | (02) 9290 1788 education@compliance.org.au |
| Complaints and Appeals | education@compliance.org.au |
| Trainer Contact | Provided via Cloudemy |

Our Courses

Australian Compliance Institute Ltd (RTO 46579) has the following nationally accredited programs on scope:

- 11418NAT Certificate IV in Compliance and Risk Management
- 11419NAT Graduate Certificate in Compliance and Risk Management
- *BSB50120 Diploma of Business (Compliance) (coming in 2027)*
- FNSSS00010 Anti-Money Laundering and Counter-Terrorism Financing Skill Set
- FNS80020 Graduate Certificate in Anti-Money Laundering and Counter-Terrorism Financing
- *FNS80120 Graduate Diploma of Anti-Money Laundering and Counter-Terrorism Financing (under development)*

How to Use This Handbook

This handbook is your student guide – a summary of what you need to know day to day, with references to the full policies you can access online. We recommend reading the handbook in full at the start of your training. If you need more detail on any topic, refer to the full policy details noted at the end of the section

Accessing Your Student Tools – Online Students

Once your enrolment is confirmed you will receive your Cloudemy (LMS) login details by email. Through Cloudemy you can access course materials, assessment tasks, key dates, trainer feedback, forms, and support resources. Contact Student Support via education@compliance.org.au if you have not received your login within 2 business days of enrolment confirmation.

Accessing Your Student Tools – In-Class Students

Your learning materials and assessment tools will be provided at your induction session. Your trainer will walk you through your training schedule, assessment plan, and how to contact Student Support.

Your First Week Checklist

- Confirm your Cloudeemy login and access your course materials
- Verify your Unique Student Identifier (USI) is recorded in your enrolment
- Complete the LLND assessment if required (see Section 2)
- Submit any outstanding enrolment documents
- Read this handbook and raise any questions with your Trainer or Student Support
- Complete your emergency contact details in your enrolment record

2. Enrolment and Fees

Before You Enrol

Before confirming your enrolment, we ensure you have received all required pre-enrolment information and that the course is suitable for you. You should review the Course Flyer and Enrolment Agreement containing the course code and title, delivery mode, all fees and the refund policy, and support services available.

You are asked to confirm that you have read and understood the course details, accept the fees and refund policy, know how to access support services, and agree to follow the Student Code of Conduct before your Enrolment Agreement is finalised.

Full policy: B1 – Enrolment and Onboarding Policy.

Unique Student Identifier (USI)

You must hold a valid USI to receive a nationally recognised qualification. Your USI is a 10-character identifier giving you a government-authenticated record of all your VET achievements since 2015. Create or retrieve your USI at www.usi.gov.au. Contact Student Support if you believe you may be exempt.

Language, Literacy, Numeracy and Digital (LLND)

All students without a Certificate III or higher (or demonstrated equivalent experience) complete an LLND assessment before training commences. This helps us identify support needs and plan reasonable adjustments. Where support needs are identified, we agree on adjustments with you before training begins.

Full policy: B1 – Enrolment and Onboarding Policy.

Course Fees

All fees are disclosed in your Course Flyer before enrolment. A non-refundable administration fee applies to all enrolments. Payment plans are available on request.

Cooling-Off Period

You may cancel your enrolment for any reason within 10 business days of signing your Enrolment Agreement, provided your course has not yet commenced. Submit a written Cancellation Notice to education@compliance.org.au.

Refund Policy

| Notice Before Start Date | Refund | Notes |
|----------------------------|-------------------------|--|
| More than 10 business days | 100% of fees paid | Less any non-refundable administration fee |
| 5 to 10 business days | 50% of fees paid | Less any non-refundable administration fee |
| Less than 5 business days | No refund | |
| Course cancelled by ACI | Full refund or transfer | No administration fee retained |

Submit refund requests in writing using the Refund Request Form (via Cloudemy or from Student Support). Approved refunds are processed within 10 business days. Requests based on serious illness or genuine hardship may be considered with documentation.

Full policy: B2 – Fee and Refund Policy.

3. Your Course

How Your Course is Delivered

Your course is delivered in accordance with a validated Training and Assessment Strategy (TAS). Trainers are qualified and current in their industry. Delivery modes include online, in-person, and supported blended learning, as confirmed in your Enrolment Agreement.

ACI may engage third parties to deliver training or assessment on its behalf. If this applies to your course, you will be notified in writing. ACI remains responsible for all training, assessment, and certification.

Support During Your Course

Trainers and assessors provide support via email, Cloudemy discussion boards, and scheduled check-ins. The following support services are also available to all students at any time:

- Academic support – LLND assessment, study skills workshops, one-on-one tutoring, and reasonable adjustments
- Wellbeing services – confidential screening, counselling referrals, and regular check-ins
- Diversity and inclusion – accessible materials, cultural support, interpreter access, and peer mentoring

To request support, complete the Support Services Form in Cloudemy or speak with your Trainer, Student Support Officer, or the RTO Manager. We will acknowledge your request within 2 business days.

Full policy: B5 – Student Support and Wellbeing Policy – Part B of this document.

Training Adjustment Plans

If you have a health condition, disability, language need, or other circumstance affecting your study, we will co-design a Training Adjustment Plan (TAP) with you. A TAP does not lower course standards – it supports you in reaching them. Examples include extra time for assessments, one-on-one support, assistive technology, or materials in alternative formats.

Full policy: B5 – Student Support and Wellbeing Policy – Part B of this document.

Insurance

Australian Compliance Institute Ltd holds continuous public liability cover of at least AUD 10 million, professional indemnity cover, and workers' compensation cover in compliance with applicable state laws. All policies are held with APRA-authorised insurers and reviewed annually.

External Support Services

| Service | Description | Contact |
|--------------------------------------|---|--------------|
| Lifeline | 24/7 crisis support | 13 11 14 |
| Beyond Blue | Mental health – anxiety and depression | 1300 22 4636 |
| Suicide Call Back Service | Counselling for people affected by suicide | 1300 659 467 |
| Headspace | Mental health support for young people 12-25 | 1800 650 890 |
| Kids Helpline | Support for young people aged 5-25 | 1800 55 1800 |
| QLife | Peer support for LGBTIQA+ individuals | 1800 184 527 |
| 1800RESPECT | 24/7 sexual assault and domestic violence support | 1800 737 732 |
| Men's Referral Service | Help for men concerned about their behaviour | 1300 766 491 |
| National Debt Helpline | Free financial counselling | 1800 007 007 |
| Translating and Interpreting Service | Free interpreting for non-English speakers | 131 450 |
| Disability Gateway | Information and referral – disability | 1800 643 787 |
| NDIS | National Disability Insurance Scheme | 1800 800 110 |
| Healthdirect | 24/7 health advice from registered nurses | 1800 022 222 |
| Multicultural Health Connect | Health information and services in your language | 1800 186 815 |

4. Your Rights and Responsibilities

Your Rights as a Student

- Learn in a safe, inclusive, and respectful environment free from discrimination, bullying, and harassment
- Receive accurate, timely, and accessible information about your course, assessments, and progress

- Request reasonable adjustments for a disability, health condition, or other personal circumstance
- Access support services at no cost
- Have your personal information protected in accordance with the Privacy Act 1988
- Lodge complaints and appeals without fear of penalty, handled fairly, confidentially, and promptly

What We Expect From You

- Participate actively and meet attendance, engagement, and submission deadlines
- Treat trainers, staff, and peers with respect and courtesy
- Act honestly and independently in assessments
- Comply with Work Health and Safety guidelines in all training environments
- Communicate early if you need help, are at risk of falling behind, or require adjustments
- Follow the Student Code of Conduct in all settings – in class, online, and in all professional interactions

Code of Conduct

ACI is committed to a safe, respectful, and inclusive learning environment. The following values apply in all settings.

| Value | What This Means |
|-----------------|--|
| Respect | Treat all students, staff, clients, and partners with courtesy and professionalism |
| Responsibility | Take ownership of your learning, meet deadlines, and attend scheduled sessions |
| Integrity | Submit your own work, be honest in assessments, and declare any AI use |
| Inclusion | Celebrate diversity, accommodate difference, and use inclusive language |
| Safety | Follow WHS instructions, report hazards, and avoid behaviour that risks others |
| Professionalism | Use mobile devices and digital tools responsibly in all learning settings |

Prohibited behaviours include: harassment, bullying, or intimidation; attending class under the influence of drugs or alcohol; threatening or abusive language; plagiarism, cheating, or undisclosed AI use; sharing login credentials; and bringing prohibited substances into any training setting.

Breaches may result in a verbal or written warning, temporary suspension, or cancellation of enrolment for serious or repeated breaches.

Full policy: B6 – Student Conduct Policy – Part B of this document.

5. Assessment

How You Will Be Assessed

All assessments are designed and conducted according to the Principles of Assessment: Fairness, Flexibility, Validity, and Reliability. Evidence you provide must be valid (relevant to the unit), sufficient (covering all competency aspects), authentic (your own work), and current (reflecting recent performance).

You will receive an Assessment Guide and Assessment Cover Sheet for each task at least 5 business days before the due date.

Full policy: B3 – Assessment Policy – Part B of this document.

Submitting Assessments

All assessment tasks must be submitted through Cloudemy unless otherwise instructed. Tasks may include written responses, case studies, or presentations. Incomplete tasks will not be assessed and will be returned to you. Late submissions without an approved extension may not be accepted.

Academic Integrity and Use of AI

Students must submit their own original work. Plagiarism, contract cheating, and falsification are academic misconduct.

The use of artificial intelligence (AI) tools is permitted to assist with your assessments. However, a 'human-first, human-last' policy is strictly enforced. Direct copying and pasting of information, essays, paragraphs, or any data from AI sources, such as ChatGPT, Gemini, Bard, Grok, or Copilot, is prohibited. While these tools can be valuable resources, their tendency to generate inaccurate or fabricated information ('hallucinations') necessitates critical evaluation. You are required to fact-check, edit, paraphrase, and rewrite any AI-generated content in your own voice, ensuring the accuracy and currency of the information. Failure to comply will be considered plagiarism.

Disclosure requirements vary by program. ACI's approach to AI disclosure is tiered according to the level and nature of each qualification. Your Assessment Guide sets out what disclosure is required for each assessment task in your course. Where disclosure is required, failure to declare AI use will be treated as academic misconduct.

Should the assessor find evidence suggesting plagiarism, the matter will be referred to the RTO Manager (or other appointee) who will draft a formal report of the evidence. The RTO Manager/appointee may discuss the matter with the learner directly. The report will be brought to the attention of the CEO who may refer the matter to the Professional Development Committee of the Board, who will make a judgment based on the evidence made available to them as to whether plagiarism has occurred and whether the plagiarism is considered unintentional or intentional. The CEO and the Professional Development Committee will determine whether the case should be brought before the Board and the Ethics Committee.

After reviewing the evidence, the Professional Development Committee may take the following courses of action:

- The candidate's submission is graded as Not Yet Satisfactory (NYS) with no eligibility to resubmit. The learner must re-enrol in the course if they wish to undertake it again. Fees may apply. Australian Compliance Institute Ltd reserves the right to disallow a learner from study should the learner be deemed non-compliant with ACI's policies or Code of Ethics.
- The candidate's submission is graded as Not Yet Satisfactory (NYS), with the option to resubmit at a date specified by the Professional Development Committee.

For further details, please refer to the Academic Integrity Policy.

Full policy: B3 – Assessment Policy – Part B of this document.

Harvard Referencing

All students must use the Harvard referencing system when citing sources in assessments, including in-text citations and a reference list. Guidance is available at guides.lib.monash.edu/harvard or from your Trainer.

Assessment Outcomes and Resubmissions

The marking scheme is Satisfactory (S) / Not Yet Satisfactory (NYS). To receive a Satisfactory result, you must demonstrate competency against all prescribed criteria.

Resubmission Rules

Each assessment allows a total of 3 attempts: your initial submission plus up to 2 resubmissions. Each resubmission must be lodged within 30 days of receiving assessor feedback on the previous attempt. The first two resubmissions are at no additional cost. Further attempts beyond the 3 permitted attract a fee of \$250 (+ GST) per attempt.

Course End Date and Extensions

All assessments must be submitted by the course end date in your enrolment confirmation. Extension requests must be submitted before the due date with supporting evidence and a proposed timeline.

Extensions of up to 10 working days may be granted by the Professional Development Manager or CEO. Longer extensions are referred to the Professional Development Committee. Requests submitted after the course end date are considered only in extreme circumstances; requests more than 60 days after the end date will not be considered.

If you do not complete by the end date (including approved extensions), you may re-enrol at the full course fee. Previously completed units may be considered for credit transfer.

Full policy: B3 – Assessment Policy – Part B of this document.

Recognition of Prior Learning (RPL)

RPL allows you to gain recognition for skills and knowledge acquired through prior training, work, or life experience. Apply at any time, ideally within 2 weeks of enrolment, by contacting Student Support or your Trainer to request an RPL Application Kit.

Evidence types include: formal transcripts, work samples, portfolios, job descriptions, statutory declarations, workplace observation, interviews, and letters from supervisors. You will receive a written outcome within 10 business days of your RPL interview.

Full policy: B4 – RPL and Credit Transfer Policy – Part B of this document.

Credit Transfer

If you have completed equivalent units with another RTO, apply for credit transfer by providing a certified copy of your transcript or AQF certificate. ACI will verify your qualifications and notify you of the outcome in writing within 10 business days.

Full policy: B4 – RPL and Credit Transfer Policy – Part B of this document.

Assessment Appeals

If you believe an assessment outcome is unfair or incorrect, you have the right to appeal.

- **Step 1 – Informal:** Raise your concern with your Trainer within 7 calendar days of receiving your result.
- **Step 2 – Formal lodgement:** If unresolved, submit a formal appeal using the Complaints and Appeals Form (via Cloudemy or Student Support) within 7 business days of the informal discussion.
- **Step 3 – Review panel:** The RTO Manager convenes a review panel (excluding the original assessor). A written outcome is provided within 15 business days.

- **Step 4 – Independent reassessment:** A qualified independent assessor reassesses your work within 10 business days if warranted.
- **Step 5 – Review Board:** An independent Review Board including an external RTO representative may be convened if you remain dissatisfied, finalised within 60 calendar days.

If our internal process is exhausted and you remain unsatisfied, you may escalate to: National Training Complaints Hotline – 13 38 73 | skilling@education.gov.au; or ASQA – asqa.gov.au.

Full policy: B7 – Complaints and Appeals Policy – Part B of this document.

Results and Certification

Your certificate or Statement of Attainment is issued within 30 calendar days of course or unit completion at no extra charge. A verified USI and payment of all outstanding fees are required before a certificate is issued.

| Completion Type | What You Receive |
|---------------------------------|--|
| Full qualification | AQF Certificate and Transcript – PDF and hard copy, with NRT and AQF logos |
| Skill set | Statement of Attainment – PDF and hard copy, with NRT logo |
| Single unit | Statement of Attainment – PDF, with NRT logo |
| Early exit / partial completion | Statement of Attainment for all competencies achieved to date |

Document Retention

Completed assessment tasks are retained for a minimum of six months after course completion, and currently for three years for moderation and validation purposes. Qualifications and Statements of Attainment are retained electronically for 30 years.

6. Complaints, Appeals and Feedback

Giving Feedback

Your feedback helps us improve. You can provide feedback at any time through an informal conversation with your Trainer or Student Support, the Student Feedback Form in Cloudemy, the Quality Indicator Survey (part of ASQA's national quality reporting), or a post-course evaluation at completion.

Raising a Complaint

If you have a concern about a student, staff member, our training delivery, or any aspect of your course, you have the right to raise it. Our process is impartial, confidential, and timely. You may involve a support person or interpreter at any stage.

| Step | What We Do | What You Do |
|------|---|---|
| 1 | Acknowledge in writing within 5 business days | Lodge via Cloudemy or email education@compliance.org.au . You may first speak informally with your Trainer or Student Support. |
| 2 | RTO Manager investigates; all parties may present their account | Attend scheduled meetings and provide any relevant evidence. You may bring a support person. |

| Step | What We Do | What You Do |
|------|---|---|
| 3 | Provide written outcome. If not resolved within 60 days, update you every 20 business days. | Review the outcome and request clarification within 10 business days if needed. |
| 4 | Senior manager or CEO conducts internal review if requested | Request in writing within 10 business days of the outcome. |
| 5 | Offer independent reviewer at no cost if still unresolved | Request independent review or escalate to an external body. |

External escalation (no cost): National Training Complaints Hotline – 13 38 73; ASQA – asqa.gov.au; State Ombudsman or Fair Trading office – details from Student Support.

Full policy: B7 – Complaints and Appeals Policy – Part B of this document.

7. Privacy and Your Obligations

Privacy and Your Personal Information

By enrolling, you consent to the collection, use, and storage of your personal information under ACI's Privacy Policy and the Privacy Act 1988 (including 2024 amendments). Your information is used only for training delivery, credentialing, and regulatory reporting. We do not sell or trade your data.

You may request access to or correction of your records at any time by contacting Student Support. To raise a privacy concern, email education@compliance.org.au or contact the OAIC at oaic.gov.au.

Full policy: B9 – Privacy Policy – Part B of this document.

Regulatory Framework

Australian Compliance Institute Ltd (RTO 46579) complies with the following mandatory instruments:

- Outcome Standards for NVR Registered Training Organisations 2025
- Compliance Standards for NVR RTOs and Fit and Proper Person Requirements 2025
- Credential Policy (under the National Vocational Education and Training Regulator Act 2011)
- Australian Qualifications Framework (AQF)
- Data Provision Requirements 2020
- Financial Viability Risk Assessment Requirements 2021

Full policy: B10 – Legislative and Regulatory Reference – Part B of this document.

Anti-Discrimination, Harassment and Bullying

Discrimination, harassment, victimisation, and bullying are unlawful under Australian federal and state law and contrary to ACI's Code of Conduct. All students must treat every person with dignity and respect. Report any incident to your Trainer, Student Support, or an external authority.

Full policy: B10 – Legislative and Regulatory Reference – Part B of this document.

Workplace Health and Safety

Your safety is a priority in all training settings. ACI complies with the Work Health and Safety Act 2011 and conducts regular hazard inspections, safety briefings at induction, and evacuation drills each semester.

If you experience or witness an injury, near miss, or safety concern: move to safety and call 000 if urgent. Then obtain a WHS Incident Report Form from your Trainer or Reception and submit it within 24 hours.

Full policy: B8 – Work Health and Safety Policy – Part B of this document.

Media Consent

ACI may use media (photos, videos, audio) captured during your enrolment for educational, administrative, and promotional purposes. Written consent is obtained before any media is captured. You may withdraw consent at any time by notifying Student Support.

Full policy: B9 – Privacy Policy – Part B of this document.

Camera and microphone

You are required to participate with your camera and microphone enabled during live online sessions and any virtual meetings with ACI staff or trainers. This includes scheduled training sessions, one-on-one follow-ups, RPL application interviews, and any meeting convened to verify competence or address assessment concerns. Camera use supports identity verification (confirming the enrolled person is the participant) and is integral to ACI's assessment integrity obligations. If you have a technical limitation or other concern, contact your Trainer before the session to request an alternative arrangement. Exceptions are approved on a case-by-case basis.

Recordings

ACI may record activities such as training sessions, interviews, or other interactions for internal purposes including facilitator development and quality assurance. Only the relevant participant's audio or video track is used for review and may be provided to an approved AI transcription tool to assist with processing, in line with ACI's Acceptable Use of AI Policy (POL-TEC-505). Other participants' contributions are not captured, uploaded, or processed by any AI system at any point. You will be informed of any recording and its purpose before it commences.

Full policy: B9 – Privacy Policy – Part B of this document.

8. Key Policies at a Glance

Full versions of all policies are in Part B of this document and available on the Student Portal in CloudeMy.

| Policy | Part B Section |
|--|----------------|
| Enrolment and Onboarding Policy | B1 |
| Fee and Refund Policy | B2 |
| Assessment Policy (includes academic integrity and AI use) | B3 |
| RPL and Credit Transfer Policy | B4 |
| Student Support and Wellbeing Policy | B5 |
| Student Conduct Policy | B6 |

| Policy | Part B Section |
|--------------------------------------|----------------|
| Complaints and Appeals Policy | B7 |
| Work Health and Safety Policy | B8 |
| Privacy Policy | B9 |
| Legislative and Regulatory Reference | B10 |
| Forms and Document Register | B11 |

9. Forms and Resources

All forms are available in Cloudemy under Forms, or on request from your Trainer or Student Support.

| Form | Purpose |
|-----------------------------|--|
| Enrolment Agreement Form | Enrol in your chosen course and provide personal, contact, and emergency information |
| Support Services Form | Request academic, wellbeing, or accessibility support at any point in your training |
| Training Adjustment Plan | Record and manage adjustments to your training or assessment |
| Intervention Plan | Re-engagement support if you are at risk of not completing your course |
| RPL Application Kit | Apply for Recognition of Prior Learning |
| Credit Transfer Form | Apply for credit transfer of previously completed units |
| Assessment Cover Sheet | Cover sheet and AI disclosure declaration for all assessment submissions |
| Assessment Appeal Form | Request a formal review of an assessment outcome you disagree with |
| Complaints and Appeals Form | Raise a concern or formally appeal a decision |
| Refund Request Form | Submit a request for a fee refund |
| Student Feedback Form | Provide informal feedback on your training experience |
| Quality Indicator Survey | Formal course feedback for ASQA national quality reporting |
| Inclusion Referral Form | Request cultural, accessibility, or diversity support |
| Change of Details Form | Update your contact details, name, or USI |

Appendix: Abbreviations

| Acronym | Meaning |
|---------|-------------------------------------|
| ACI | Australian Compliance Institute Ltd |

| Acronym | Meaning |
|------------|--|
| AI | Artificial Intelligence |
| AML/CTF | Anti-Money Laundering and Counter-Terrorism Financing |
| AQF | Australian Qualifications Framework |
| ASQA | Australian Skills Quality Authority |
| AVETMISS | Australian Vocational Education and Training Management Information Statistical Standard |
| LLN / LLND | Language, Literacy and Numeracy / and Digital Literacy |
| LMS | Learning Management System (Cloudemy) |
| NYS | Not Yet Satisfactory |
| OAIC | Office of the Australian Information Commissioner |
| RPL | Recognition of Prior Learning |
| RTO | Registered Training Organisation |
| S | Satisfactory |
| TAP | Training Adjustment Plan |
| TAS | Training and Assessment Strategy |
| USI | Unique Student Identifier |
| VET | Vocational Education and Training |
| WHS | Work Health and Safety |

Version Control

| Date | Version | Description |
|-------------|---------|---|
| April 2024 | V6.0 | Major revision – Professional Development Committee |
| March 2025 | V7.0 | Revised language; AI use statements added – RTO Compliance Officer |
| July 2025 | V8.0 | Major revision for RTO Standards 2025 – CEO |
| 1 July 2026 | V9.0 | Full restructure: Part A student handbook / Part B full policy reference (single document); entity transition to Australian Compliance Institute Ltd (RTO 46579, ABN 41 687 773 440); AI use policy updated; resubmission policy updated to 30-day rolling window per attempt; fee protection employer carve-out clarified; WIL and work placement content removed; assessment appeals process updated; all Part B policies drafted from ASQA-approved Q2.D1 base – CEO |