



Student Information Guide 2020


RTO 21683

www.mentor.edu.au

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Welcome



At Mentor Education we do one thing and one thing only, we provide quality training in financial and business services

We do not try to be all things to all people but concentrate on what we do best. We believe our quality training will provide you with the outcomes you desire, be it a better job, an increased income, being a better adviser or gaining professional recognition.

We concentrate on Financial Planning, Accounting, Bookkeeping, Mortgage Broking, Credit Management, Business Administration Services, IT and Project Management and RG146 Compliance because it is what we know best and it is our passion.

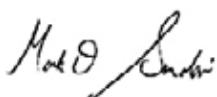
We are just as passionate about you our students; we want you to succeed. Work with us and we will get you through to graduation.

We subscribe to best practice assessment standards ensuring you graduate at the leading edge of your field.

You will be equipped with the skill and knowledge gained from an industry-leading training course that will fast track your financial and business services career.

Our industry is poised for an exciting future and we look forward to supporting our valued students and corporate clients on this journey.

Yours faithfully



Dr. Mark Sinclair
Founder

About Us

“17 years as a trusted educator is a proud legacy that we aim to uphold today and for the next generation of finance and business specialists”

Quality Financial & Business Services Courses

Our high level of student satisfaction is attributed to the quality of our courses.

These are designed by subject matter experts and delivered by leading industry professionals. Mentor Education Pty Ltd, trading as Mentor Education (“Mentor”), is the Registered Training Organisation (RTO 21683).

Qualifications

Mentor is accredited to deliver and assess the following nationally recognised qualifications: For further information on each qualification see www.mentor.edu.au/courses

Unit Code	Unit Name
BSB30115	Certificate III in Business
BSB40215	Certificate IV in Business
BSB42015	Certificate IV in Leadership and Management
BSB50215	Diploma of Business
BSB51918	Diploma of Leadership and Management
BSB60215	Advanced Diploma of Business
BSB51415	Diploma of Project Management
BSB80215	Graduate Diploma of Strategic Leadership
FNS40115	Certificate IV in Credit Management
FNS40217	Certificate IV in Accounting and Bookkeeping
FNS40815	Certificate IV in Finance and Mortgage Broking
FNS41815	Certificate IV in Financial Services
FNS50217	Diploma of Accounting
FNS60217	Advanced Diploma of Accounting
FNS50615	Diploma of Financial Planning
FNS50315	Diploma of Finance and Mortgage Broking Management
FNS60415	Advanced Diploma of Financial Planning
ICT80115	Graduate Certificate in Information Technology and Strategic Management

About Us

Units of competency

Mentor is accredited to deliver and assess the following nationally recognised individual units of competence. For further information on each qualification see www.mentor.edu.au/courses

Unit Code	Unit Name
FNSASICO503	Provide Tier 1 general advice in general insurance
FNSIAD301	Provide general advice on financial products and services
FNSINC502	Assess financial products and services vulnerability to money laundering and terrorism financing
FNSSMS501	Invest self-managed superannuation funds' assets
FNSSMS505	Support trustee in the selection and performance monitoring of outsourced services
FNSSMS601	Provide advice in self-managed superannuation funds
FNSSMS602	Consider taxation requirements when advising in self-managed superannuation funds
FNSSMS603	Apply legislative and operational requirements to advising in self-managed superannuation funds
FNSTPB506	Apply taxation requirements when providing tax (financial) advice services
FNSTPB507	Apply legal principles in commercial law when providing tax (financial) advice services

Flexible Delivery Options: Nation-Wide

Mentor specialises in providing professional education and training services to you anywhere in Australia. We appreciate that learning needs differ for everyone, which is why we allow you to select the approach that works best for you.

Whether you choose to:

- Study by self-paced online education.
- Self - directed learning; or
- Learn in a facilitated workshop course to augment your online study.

Our friendly and experienced team will provide support and assessment feedback as you progress through your studies.

About Us

Mentor Education's Ongoing Commitment to You

Building on the strong relationships we develop with learners completing our courses, our industry experts are available by arrangement to provide ongoing mentoring to an individual or organisation-wide basis.

In Australia, only Registered Training Organisations can issue nationally recognised qualifications. Our RTO provider code is 21683.

Our courses are delivered by appropriately qualified and experienced Facilitators, and through a variety of methods. We offer training sessions via:

- Face-to- face support
- Blended mode
- Workshops
- Online modules
- Self-directed learning
- Online collaboration, or
- A combination of the above.

Contacting Us

Feel free to contact us with any query you may have regarding your learning experience with Mentor Education.

Main Telephone

1300 052 949 (Australia Callers)
+61 3 8317 2953 (Overseas Callers)

Facsimile

1300 366 170

New Enquiries

learn@mentor.edu.au

Student Support

service@mentor.edu.au

Head Office (VIC)

Mentor Education Pty Ltd
Level 5, Building K,
St John Street
Windsor VIC 3181 Australia

Legislation

As an RTO, Mentor Education is required to adhere to legislation designed to uphold the integrity of nationally recognised qualifications. This includes:

- The Standards for Registered Training Organisations (RTOs) 2015
- National Vocational Education and Training Regulator Act 2011

Additionally, Mentor Education abides by a range of other legal requirements at a State and Commonwealth level including, but not limited to:

- Education and Training Reform Act 2006
- Education and Training Reform Amendment (Skills) Act 2010
- AQF Essential Conditions, Regulations and Standards for Continuing Registration
- ASIC Regulations.
- Fair Work Act 2009
- Occupational Health and Safety Act (2004) and supporting legislation.
- Privacy Act 1988 (Commonwealth);
- Anti-Discrimination Amendment Act 1997:
- Australian Consumer Law and Fair-Trading Act 2012
- Disability Discrimination Act 1992:
- Disability Standards for Education 2005
- Equal Opportunity Act 1995
- Fair Trading Act 1999
- Racial and Religious Tolerance Act 2001
- Human Rights and Equal Opportunity Commission Act 1986
- Industrial Relations Reform Act 1993
- Safety, Rehabilitation and Compensation Act 1988
- Copyright Act 1968

Mentor Education is dedicated to following the provisions in the VET Quality Framework. More information about these regulations and legal frameworks can be found at:

- www.comlaw.gov.au which is the Australian Government website for Commonwealth Law
- www.asqa.gov.au which is the website for the regulator of Australia's vocational education and training (VET) sector

Code of Conduct

As a responsible member of the VET community, Mentor Education follows a Code of Conduct which outlines how you can expect the organisation and our staff to behave. Similarly, Mentor Education has expectations for student behaviour. These are outlined in the section 'Student Conduct'.

The Student Code of Conduct outlines the rights and responsibilities of all Students. The Code of Conduct is in place to ensure an atmosphere of respect, understanding, and professionalism for all Students.

Mentor Education celebrates diversity and embraces equal opportunity and promotes a supportive adult learning environment.

A copy of the Code of Conduct can be obtained by contacting service@mentor.edu.au

Academic Misconduct

Plagiarism, collusion, cheating and helping others to commit these acts are all forms of academic dishonesty and will not be tolerated.

All material submitted for assessment must be the student's own work. Authenticity of a student's submitted work for assessment is not negotiable. This requires not only that a student acknowledge in his, or her paper, the source of any significant concept or principle, but also that he, or she, should refrain from soliciting the assistance of other persons. Any instance of plagiarism, collusion, or other forms of cheating could result in a nil mark for the paper and may lead to the imposition of even more severe academic penalties.

Students expelled from their course of study will not be entitled to a refund.

Plagiarism

Students should be aware that all submitted assessment items will be examined to see if plagiarism has occurred. This will be done by:

- Checking students work using the plagiarism detection software Urkund;
- Examination of assignments for specific sentences or unusual phrases taken from known sources e.g. "paper mills"; and
- Comparison of individual assignments from students allocated to group.

Students may be required to answer questions concerning their assignments and provide evidence of their research. Students should keep records of research to prove that no plagiarism has occurred.

Cheating

Cheating means seeking to obtain an unfair advantage in an examination or in other written or practical work required to be submitted or completed for assessment.

Collusion

Collusions means unauthorised collaboration on assessable work with another person or persons, or the resubmission of work that has already been assessed.

Collusion is not to be mistaken for collaboration. We encourage collaboration - the community effort to acquire skills and knowledge by an individual.

Collusion, however, is where a person works with another person to give the impression that he has knowledge and skills he doesn't have. Collusion can be distinguished from collaboration by subsequent examination of the candidate's knowledge and skills.

Where we suspect collusion, we reserve the right to impose additional examinations on the student.

Other Policies and Procedures

The following Policies and Procedures underpin Mentor Educations' operations.

Please contact Mentor Education for more information:

- Access and Equity Policy
- Appeals Policy
- Assessments Policy and Procedure
- Grievance Policy and Procedure
- Marketing Policy
- Policy for Student Conduct
- Pricing Policy
- Privacy Policy
- Refund Policy and Procedure
- Workplace Health and Safety Policy
- Recognition of Prior Learning Policy and Procedure
- Language, Literature, and Numeracy (LLN) Policy and Procedure

Privacy

All student information will be kept strictly confidential and will not be released to anyone other than the student or his/her sponsoring organisation, without the student's express permission.

Mentor Education is a Registered Training Organisation [RTO 21683] registered with the Australian Skills Quality Authority [ASQA] and is required to comply with the Privacy Act 1988 and the regulatory guidelines as determined by ASQA in compliance with the National Vocational and Training Regulation Act 2011.

From time to time Mentor Education is required to provide student and training activity data or reports in accordance with regulatory guidelines, as instructed by its governing registering body or government authority or in compliance with the terms and conditions of contracts for government funded training.

Mentor Education, the government or relevant authority may use this information to assist in planning, administration, policy development, program evaluation, resource allocation, reporting and/or research activities.

For these and other lawful purposes, Mentor Education, the government or relevant authority may also disclose information to its consultants, advisers, various government agencies, media partners, education partners, professional bodies and/or other organisations. In some instances our education partners will contact you directly to assist with your learning or suggest other tools that can help with your professional and career development.

We will not give out your information to any person or agency without your permission, unless we are required to do so by law.

Access to Your Records

If you wish to access your student information file, please direct your enquiry to service@mentor.edu.au

Enrolment

Mentor Education is committed to providing equity in all aspects of our services and ensuring our policies and processes support the principles of equity for our staff and students. Enrolment is conducted in a non-discriminatory way, with pre-requisite course requirements being guided by the relevant Industry Training Package.

Mentor Education makes available clear information to the public, prior to enrolment, about student selection criteria, enrolment and induction processes, course information including pre-requisite requirements, RPL and Credit Transfer arrangements, provision for LLN support, welfare and guidance services, complaints, appeals and disciplinary procedures, and fees and charges including refund policy and exemptions (where applicable). Students are encouraged to discuss their progress with their facilitator and or assessor and seek special assistance or support.

To apply to study at Mentor Education, you must complete an Application to Enrol form in full and:

- **Email** to learn@mentor.edu.au;
- **Fax** it to Mentor Education 1300 366 170; or
- **Mail** it to Mentor Education, PO Box 1237, Windsor 3181.

We also offer an online enrolment process to make it easier access the enrolment portal by clicking on the Enrol button on the course page from our website www.mentor.edu.au

If the course, you are applying for has any entry requirements, you will be required to provide this evidence with your Application to Enrol form, this could include verified copies of previously obtained qualifications, resume, National Police check and Working with Children Check if applicable.

Once all enrolment forms have been completed, you will be enrolled into the qualification. A letter of confirmation will be email to you.

Note: that enrolment is not confirmed until fees have been paid as agreed.

Entry Requirements

Mentor Education may assess you on your ability to meet the requirements of the course. Consideration takes into account prerequisite and Training Package assessment guidelines and will always be made in accordance with our Access, Equity and Student Support Policy.

Entry requirements for each of our courses are available on www.training.gov.au.

Advanced Standing – Recognition of Formal Learning

Credit may be awarded to a student for formal learning (gained through full or partial achievement of an accredited qualification or course) completed at Mentor Education, the University of Notre Dame or in other learning settings in Australia and/or overseas.

Please refer to the website/course information to see if there are any entry requirements or prerequisites for the individual courses we offer.

Recognition of Prior Learning (RPL)

This is one way to have your current skills and knowledge assessed by a registered training organisation to see if they meet today's industry standards.

RPL could provide a full or part qualification. RPL is the process that lets you obtain formal recognition for your skills and knowledge, no matter how, when or where your learning occurred.

Credit Transfer

Credit Transfer assists students to progress through qualifications by recognizing and giving credit for learning outcomes they already have achieved. This credit may allow a student entry into a qualification and/or provide credit towards the qualification, reducing the time required for a student to achieve the qualification.

Mentor Education recognises and gives credit for

the Australian Quality Framework qualifications and statements of attainment achieved by a student and awarded by other Registered Training Organisations.

Statements of Attainment and/or qualifications already held by the student must be provided to Mentor Education. These must be authentic and clearly document the units of competency that have been achieved.

The credit transfer process involves:

- Mapping, comparing and evaluating the extent to which the learning outcome, discipline content and assessment requirements of the individual components of one qualification are equivalent to the learning outcomes, discipline content and assessment requirements of the individual components of another qualification; and
- Making a judgment about the credit to be assigned between the matched components of the two qualifications.

Ideally, any prior qualifications or Statements of Attainment should be provided immediately upon enrolment to ensure your study plan recognizes any available credit. The student will then be exempt from studying these units, and these will be credited to their current studies with Mentor Education where appropriate.

Unique Student Identifier (USI)

A USI is required by all Australians undertaking nationally recognised training. It allows students to link to a secure online record of all qualifications gained regardless of the provider. This system was implemented by the Australian Government in 2015, so it will show student achievements from 1 January 2015 onwards.

As an RTO, Mentor Education cannot issue Certificates or Statements of Attainment without a USI. Therefore, it is mandatory that all students supply their USI upon enrolment.

If you do not have a USI, please visit <https://www.usi.gov.au/students/create-your-usi> for more information, and instructions on how to apply.

Access and Equity

Mentor Education adheres to the principle of access and equity and thus strives to offer training and assessment that is accessible and equitable to all individuals. Mentor does not discriminate enrolments on race, religion, age, gender, cultural or ethnic background, sexuality, unemployment, financial hardship, disability, health status or remote location, all applicants are treated fair and equitably and provided access to our training programs.

If you require any special consideration for any learning difficulties that may interfere with the successful completion of your Diploma (e.g. poor vision, language barriers, literacy and numeracy difficulties, or any disabilities), please indicate this on the Student Enrolment Form. Mentor Education prohibits discrimination based on factors including:

- Gender
- Age
- Marital status
- Sexual orientation
- Race
- Ethnicity
- Religious background
- Parental status

Support is provided to those with special needs.

Reasonable adjustment is provided to those with a disability or special need according to individual circumstances. This means providing the appropriate services and/or facilities for student learning and assessment. Reasonable adjustment may include but is not restricted to:

- The use of adaptive/assistive technology (equipment and software designed for use by people with a disability).
- Educational support.
- Alternative assessment methods.
- Learning and assessment aids such as papers in large print or the use of scribes or interpreters; and
- Extra time to complete a course or assessment.

Learning support is facilitated for those with basic literacy, numeracy or English language difficulties or other identified areas of learning difficulty.

Special consideration may be granted if through misadventure (e.g. illness, bereavement or personal trauma) a student is prevented from completing an assessment or sitting an examination; or believes that their performance in an assessment event has been affected by the incident.

Language, literacy and numeracy skills:

Each student enrolment is confirmed with the individual and as part of our course induction process, a short language, literacy and numeracy assessment is completed prior to commencement of the full course. This will enable the student and the Trainer and assessor to ascertain if assistance is required, for the student to undertake a fair and flexible assessment process. Financial planning related learning outcomes require a reasonable proficiency in this area, in order to successfully complete the course of study to the required standard.

Please note that Mentor delivers training, training material and assessment strategy in the English language only.

It is the responsibility of all staff at Mentor Education to uphold our commitment to Access and Equity principles. If you have questions or concerns, please contact us on service@mentor.edu.au

Other Support Services

Mentor provides students with industry relevant, quality training material to address the knowledge and skills required to successfully complete our range of course offerings. Our professional, qualified facilitators and assessors have the necessary vocational competencies to provide students with an excellent level of support that is clearly articulated in our student testimonials published on our website.

Access and Equity (Continued)

The facilitators and assessor's extensive industry experience enables them to provide workplace relevance to the learning material when responding to student queries.

Their ability to apply practical application of knowledge and skills is brought to their workshop delivery to provide an added dimension of valuable real-life experience that students report assists them in attaining the skills required.

All students regardless of Distance Learning or Workshop Enrolment are treated as equal and undertake the same assessment strategy and receive the same course manuals. The course manual and related research will provide the necessary tools to complete your course of study.

Any student, who initially enrolls as a Self-directed student and decides within the period of enrolment, that they prefer the face to face support of a workshop environment, is able to enrol and pay the difference in price between the two modes of delivery. We take pride in equipping our students with the knowledge and skills required for transition into the role of their chosen career.

Students are encouraged to read ALL training material provided and complete all recommended research exercises, as it provides comprehensive course coverage.

As a student studying at Diploma or Advanced Diploma level you are encouraged to initially search for the information you seek, to establish the healthy research habits that will assist you in your career choice. If you still require assistance, our support staff are available and willing to help you with your query.

Should students need assistance or support please email our Support education team at service@mentor.edu.au and we will respond within 24 hrs. or call on 1300 306 146 between 9am and 5pm EST Monday to Friday.

External Support and Welfare Services

Services	For	Phone	Website
Police, ambulance, fire	Emergencies	000	
Lifeline	Personal crisis issues and suicide prevention services	13 11 14	www.lifeline.org.au
Aboriginal Family Support Services Inc.	Community support		www.afss.com.au
Australian Government Indigenous Initiatives	Australian Government Information		www.indigenous.gov.au/
Centrelink	Support services- links to support programs/work placements		www.humanservices.gov.au/customer/themes/students-and-trainees
The Salvation Army	Homelessness, alcohol and drug addiction, domestic violence, community and family support	03 8878 4500	www.salvationarmy.org.au/en/find-help
ReachOut.com	Wellbeing, mental illness		http://au.reachout.com
Beyond Blue	Mental illness	1300 224 636	www.beyondblue.org.au
Reading Writing Hotline	LLN support	1300 655 506	moodgym.anu.edu.au/welcome
Gambling Help Online	Gambling counselling, information and support	1800 858 858	www.gamblinghelponline.org.au
Homelessness Australia	Homelessness	02 6247 7744	www.homelessnessaustralia.org.au
1800 Respect	Sexual Assault, domestic family violence service	1800 737 732	www.1800respect.org.au
Multicultural Development Association	Support to refugees and migrants through Community development, advocacy and a range of client services	07 3337 5400	www.mdainc.org.au/?q=contact
Endeavour Foundation	Disability Support Services	1800 363 328	www.endeavour.com.au

Fees

Information about fees and charges is documented clearly on our website www.mentor.edu.au/about-us or can be obtained by contacting Mentor Education.

A number of factors will determine how much your course will cost. This includes things like:

- Which course you will study.
- Course duration.
- Study load and mode (full time, part time, face-to-face, online etc.); and
- Any credits that may be applied through direct credit transfer, recognition of prior learning and/ or recognition of current competency.

All our fees are available on our website www.mentor.edu.au

Fees can be paid by:

- Credit card.
- Payment Plan. (Conditions Apply).
- Study Loan. (Conditions Apply).
- Online electronic transfer to the following:
Mentor. Bank Account (BSB 063-162 Account Number 10572497); and
- Bank Cheque payable to 'Mentor' and mailed to
PO Box 1237 Windsor 3181.

Mentor Education ensures students are made aware of course fees and its policy prior to enrolment.

The following information will be provided to you prior to enrolment.

- Total amount of fees including course fees, administration fees, material fees and any other applicable charges.
- Payment options and terms including the amount of fees to be paid, and any non-refundable deposit or administration fees.
- Payment plan options. All applications for payment plans are at the discretion of Mentor Education. If payment is more than thirty (30) days late, interest will be accrued daily at the Federal Government Interest Charge (GIC) rate. A late fee may be charged including possible suspension of your enrolment. Credit card charges will apply; and
- Cooling off periods that apply.

Course Manuals will be dispatched or access to Course Materials will be provided online within 4 weeks of receipt of fees depending on the start date of your course.

A Statement of Attainment will be provided for partial completion of a qualification or a certificate and Record of Achievement upon successful completion of the assessment strategy applicable for the Course undertaken.

All outstanding fees must be paid in full prior to the issuance of the attained full or partial qualifications.

Fees

Other Fees

Mentor Education may charge fees for other services such as enrolment administration, re printing

Type of fee	Amount
Re-sit assessment fee – 3rd attempt	\$15
2 month course or subject extension	\$145
1 month course or subject extension	\$75
Tuition fee (per half hour) outside of normal business hours	\$60
Course cancellation administration fee	\$200
Re-activation of a lapsed enrolment (> 6 months). 20% discount off the recommended retail price (RRP) as published on the website	80% RRP
Workshop or Study Group enrolment cancellations	\$100 per course day
Refund administration fee	\$200
Certificate or Statement of Attainment reissue fee	\$50 per certificate
Manual replacement fee	\$75 per manual
Workshop upgrade	\$360 per module (2 days)*
Tutorials	See course page on website.
Statement of Advice/Research Assignments Tasks workshop	\$290 per day

Refunds

Should a student withdraw from a course for any reason, a full or partial refund may be applicable in limited circumstances. Refunds for reasons other than those in this section may be paid at Mentor's discretion and will be considered on a case by case basis. Information below outlines some of the circumstances under which a refund may be granted. For additional information regarding refunds refer to the Refund Policy and Procedure.

Course Withdrawal

If you wish to withdraw from a course, you must advise Mentor Education in writing of your decision within 7 days. Send your notification to request a refund to service@mentor.edu.au and include the following information:

- Your name.
- Contact details (address, phone, email etc.).
- USI.
- Effective date of the cancellation; and
- Reason for refund request.
- Evidence to support your application

Your application will be reviewed, and you will be advised of the outcome within 14 working days. If a refund is payable to you it will be paid to you within 28 days of you being advised that it has been approved. Please see our refund policy at the link: <https://www.mentor.edu.au/refund-policy>

Withdrawal Prior to Commencement of Course

If you withdraw from a course prior to commencing any learning and/or assessment tasks associated with the course subject enrolment fees will not be refunded. If you have applied for a payment plan when enrolling the amount of the payment plan must be paid out in full.

Withdrawal or Suspending Your Studies Due to Illness or Hardship

In circumstances of illness and/or extreme hardship, you may apply to suspend or extend your studies. Usual fees charged will be waived in this circumstance.

- Satisfactory evidence for withdrawal (e.g. medical certificate) must be provided; and
- A completed Course Cancellation Form.

Cancellation of Course by Mentor Education

Consistent with the Australian Consumer Law and Fair-Trading Act 2012 in the event that a course or unit is cancelled by Mentor Education for any reason, students enrolled at the time of the cancellation announcement will have their fees for the course, or unit fully refunded.

Students who may have already been assessed as competent for some units in the course will be issued a Statement of Attainment for these units.

Mentor Education will only pay a refund:

Where Mentor Education cancels a subject in which the student has enrolled or where the commencement of the subject or module is postponed for more than four weeks.

Course Information

All learners are supplied course material through one of our online learning platforms, www.cpdplus.com and www.learn.mentor.edu.au.

The chapters/articles are downloadable and can be printed if required.

Hard copy manuals can be purchased for \$75 per manual but are provided at no charge to workshop students.

You will be given an outline for training appointments which may be:

- Workshop Dates.
- Online modules; or
- A combination of the above.

Duration

How long your course will take depends on a number of factors. Included are your own efforts and commitment to submitting assessments regularly and on time, your study load (i.e. full- or part-time) and how many units (if any) are eligible for credit transfer and/or recognition of previous experience and qualifications. Further, the level of the qualification being undertaken will impact on course duration. The Australian Qualifications Framework (AQF) summarises the criteria of different qualification levels and gives an indication of the complexity, depth of achievement, knowledge, skills and levels of autonomy required to achieve a qualification at that level.

The AQF expresses the time expected to gain a qualification as an equivalent to full-time years. This is known as the 'Volume of Learning'.

Reference: *www.aqf.edu.au/aqf/in-detail/aqf-qualifications

More information on Volume of Learning can be accessed at: <http://www.aqf.edu.au/wp-content/uploads/2013/06/Volume-of-learning-explanation-v2-2014.pdf>

Volume of Learning

Volume of Learning statements provide an indication of the amount of time it is expected that a student would need as a full-time student to achieve the qualification. Volume of Learning figures assume none of the competencies identified in a qualification are currently held.

The listed time frames account for all activities a student would undertake, including supervised training activities, Workshop and virtual or face to face classroom sessions, online modules and/or workplace learning, as well as individual study, practice and learning.

The Volume of Learning for qualifications in the VET sector are:

Type of fee	Amount
AQF Qualification Level	Typical Volume of Learning*
Certificate I	0.5 - 1 year
Certificate II	0.5 - 1 year
Certificate III	1 - 2 years (up to 4 years for some apprenticeship/traineeship agreements)
Certificate IV	0.5 - 2 years
Diploma	1 - 2 years
Advanced Diploma	1.5 - 2 years

Course Information (Continued)

Competency Based Training

Competency Based Training (CBT) is an approach to teaching that focuses on allowing a student to demonstrate their ability to do something. Used in the VET sector, CBT is used to develop concrete skills and is typically based on a standard of performance expected in the workplace and industry.

CBT programs deliver qualifications that are made up of Units of Competency. Each unit defines the skills and knowledge required to effectively perform in the workplace. Assessment is based upon the learning outcomes expected from each Unit of Competency.

How Does Assessment Work in CBT?

Unlike the traditional school system of grading assessments on a scale ranging from A to Fail, assessment of CBT determines if you have the required skills and knowledge, or not yet.

Assessment is specifically conducted to determine if a student can deliver essential outcomes related to the performance criteria within each Unit of Competency. Basically, this means assessment is conducted to see whether or not a student has the required skills and knowledge to perform effectively in the workplace.

If a student's performance in the assessment does not demonstrate the requirements, rather than a fail, competency-based assessment means the student is marked as 'Not Yet Competent', and more training is required to get to the point of being 'Competent'. Assessors will look for evidence against which to base their judgements of competency.

The ways to demonstrate to our qualified assessors that you can perform to the required standard and be classed as 'Competent' or 'Meeting Requirements', include:

- Being observed as you work/perform the tasks and activities.
- Responses to verbal questioning.
- Written responses to theory questions.
- Responding to a role play or case study.
- Conducting a project.
- Submitting a written report.
- Compiling a portfolio of work samples; or
- A combination of the above.

Mentor Education has a Training and Assessment Strategy for each of the qualifications we deliver, and we outline our approaches for conducting assessment in those strategies.

Training and Assessment Strategies

Mentor Education staff are appropriately qualified and have sufficient, relevant industry experience to train and assess the courses delivered by Mentor Education. On occasion, a subject specialist may conduct assessment in conjunction with a fully qualified assessor. You will be advised of specific instances in your course whereby this may be the case.

Our methodologies regarding training and assessment work toward ensuring our processes meet national assessment principles including Recognition of Prior Learning (RPL), Recognition of Current Competencies (RCC) and Direct Credit Transfer (DCT).

All courses are assessed under the competency-based training and assessment criteria established under the Australian Qualification Framework (AQF).

Flexible Learning and Assessment

Included in our training and assessment strategies are practices that promote flexibility in learning and assessment. This means we will work with you to provide options that are responsive to your individual needs, and that maximise learning outcomes and access to learning activities.

Recognition Processes

Mentor Education offers assessment processes that enable recognition of competencies currently held, regardless of how, when or where the learning occurred. These are detailed below:

Recognition of Prior Learning

Recognition of Prior Learning (RPL) is an assessment process that involves making a judgment on the skills and knowledge an individual have as a result of past study and/or experience.

The aim of RPL is to recognise your existing competencies without having to go through the complete processes of training and assessment.

You will still need to provide evidence though, upon which your assessor can base their judgement.

Evidence must be:

- **Authentic** – it must be your own work.
- **Sufficient** – it must demonstrate competence over a period of time, that the competencies can be repeated, and the evidence must be enough so that the assessor can make an accurate judgement regarding competency.
- **Current** – it must demonstrate up to date knowledge and skills i.e. from the present or the very-recent past; and
- **Valid** – it must be relevant to what is being assessed.

RPL Self-Evaluation Evidence Guide

The RPL Self-Evaluation Evidence Guide is a guide for both assessors and candidates as to the types of documentation that should be sighted and collected during the RPL process.

This guide is given to the candidate to indicate the types of evidence the assessor will be seeking in the process. It consists of a list which is meant to be a guide only and not to exclude any form of evidence, comment or other forms of valid evidence that a candidate may have that is not listed.

Any student wishing to apply for any of the above considerations should discuss this with the Mentor representative on 1300 306 146, or by email to service@mentor.edu.au

A copy of the qualification (inclusive of academic transcript) or Statement of Attainment should be forwarded to the same email address. Ensure that the academic transcript or record of completion is attached.

Assessment of these requests is generally done within 7 days.

Recognition of Current Competencies

Recognition of Current Competencies is a recognition process similar to RPL. It applies if a student has 'previously successfully completed the requirements for a unit of competency and is now required to be reassessed to ensure the competence is being maintained'.

For further information, refer to <http://www.skillsrecognition.net.au/key-terms>

Recognition Processes (Continued)

Credit Transfer

Mentor Education recognises AQF qualifications and Statements of Attainment that have been issued by other RTOs. Credit transfer may be applied to Units of Competency and related qualifications that have been studied in the past five years.

To apply for a direct credit transfer you will need to supply a certified copy your documentation (certificates and/or statements).

For full details on the requirements for credit transfer applications, please contact service@mentor.edu.au for an application.

New Zealand Mutual Recognition for Financial Planning

In addition to meeting the above Credit Transfer requirements pertaining to the age of certificates being presented, learners who have:

- a full or partial New Zealand (NZ) National Certificate in Financial Services (Financial Advice) (Level 5); and
- the NZ Unit Standards relating to the Investment and/or Insurance Streams issued by Private Training Enterprises (PTEs),

May apply for Mutual Recognition in relation to the equivalent Australian Units of Competency as shown in the table below.

New Zealand Unit Standards	Australian Units of Competency
New Zealand Industry Essentials Unit Standards: 25642, 25643, 24755	Not recognised
Investment Stream Unit Standard: 25648 25649	Recognised as being equivalent to: FNSASICT503 - Provide advice in Managed Investments FNSASICW503 - Provide advice in Securities
Insurance Stream Unit Standard: 25644 25645	Recognised as being equivalent to: FNSASICX503 - Provide advice in Life Insurance.

Recognition Processes (Continued)

Credit Transfer Arrangements for Diploma of Financial Planning (FNS50615)

Candidates will then be given the opportunity to fill gaps, identified by undertaking the related training and assessment to provide authentic, valid, reliable, current and sufficient evidence of competence to be awarded the current units sought, and to satisfy the standards required of the current Financial Services Training Package and the related ASIC compliance accreditation.

Note: where credit is sought through National Recognition or RPL, Mentor as a registered provider of accredited, regulatory, compliance training for ASIC, is obliged to ensure that any units where credit is granted, must comply with the condition that the units of competence were achieved through an RTO that is approved on the ASIC Training Register.

In the absence of evidence of ASIC registered compliance training, the student is obliged to complete the ASIC approved training in order to achieve ASIC Tier 1 or Tier 2 accreditation.

Any student wishing to apply for any of the above considerations should discuss this with the Mentor representative on 1300 306 146, or by email to service@mentor.edu.au

A copy of the qualification, inclusive of academic transcript (Statement of Attainment) and record of completion should be forwarded to the same email address.

Assessment of these requests is generally done within 7 days.

Foundation Skills

All training and assessment delivered by Mentor Education contain Foundation Skills. Foundation Skills are a mandatory component of Units of Competency.

They are non-technical skills that support participation in the workplace, the community, and adult education and training. Examples of Foundation Skills include things such as communication skills, literacy skills (reading, writing and numeracy), interacting with others, and skills to effectively participate in the workplace such as teamwork, problem solving, and self- and time-management.

Assessment Information

Mentor Education recognises that students have different needs and that one style of training delivery or one type of assessment method does not suit all. As such, Mentor attempts to provide a range of learning strategies, technologies, timetable options, locations and a variable range of assessment methods.

Some of the delivery strategies used in our programs include:

- Role play simulation in a classroom environment.
- Coaching.
- Teleconferencing.
- Work-based training, group workshops.
- Computer aided; web based/online.
- Simulated, work experience/placement.
- Research; and
- Personal learning journals.

Our focus is on learning rather than teaching. This means giving the student greater control over when and how learning takes place, and what resources are used in the learning process. We also attempt to customise training to meet the needs of both students and employers.

Assessment is the measurement of your progress in relation to the performance standards required to achieve your chosen course of study.

A student is considered competent when the knowledge and skills included in the course have been applied across a range of situations and over a period of time in an actual workplace or a simulated environment.

Not all students have access to a relevant workplace, so our assessment materials are designed to provide you with a simulated workplace environment to allow you to undertake the appropriate level of assessment.

Multiple choice exams require a 75% pass mark, or you will be deemed to be not yet competent for that assessment. You will be required to re-sit another exam with a different set of questions on the same subject, to re-assess you for competence.

You are allowed two (2) re-sits and if you do not demonstrate the required competence by the 2nd re-sit, an assessor will contact you to determine how best to assist you with your understanding of the subject.

You may contact our student support officer to discuss the course material that you are having difficulty with understanding after you have read the material and completed the appropriate related research.

All students' assessments complete a range of assessments online and can monitor their course progress online. Students will receive feedback from the Trainer and Assessor for written assessments and role-plays.

Assessment Information (Continued)

Our learning and assessment strategy have been designed so that you are able to demonstrate your competence through the provision of reliable, sufficient evidence. All work submitted for assessment must be your own and authentic.

Mentor Education is committed to undertaking assessments that provide sufficient evidence of your competence. The assessments throughout your course are valid, reliable and fair in the method and process used to determine the learning outcomes being achieved.

You have the right to appeal or question decisions made by your Assessor if you feel that your result was not fair, valid or reliable in its outcome or where you believe that you have demonstrated the level of competence that is required at the qualification level that you are studying.

You have three (3) months from the date of receipt of result to appeal Mentor Education's assessment.

Principles of Training and Assessment

Training and assessment strategies developed by Mentor Education will adhere to the following principles:

- Training and assessment strategies are developed for each qualification / unit of competency that will be delivered and assessed.
- All training programs will require the development of a training and assessment strategy for full and partial completion of a qualification.
- Each training and assessment strategy will be developed in consultation with industry.
- representatives, trainers, assessors and key stakeholders.
- Training and assessment strategies will reflect the requirements of the relevant training package and will identify target groups; and
- Training and assessment strategies will be validated annually through the internal review procedures.

Quality training and assessment principles

To ensure quality outcomes, assessment should be:

- ✓ Fair.
- ✓ Flexible.
- ✓ Valid; and
- ✓ Reliable.

Fair

Fairness in assessment requires consideration of the individual learner's needs and characteristics, and any reasonable adjustments that needs to be applied to take account of them.

It requires clear communication between the assessor and the learner to ensure that the learner is fully informed, understands and is able to participate in the assessment process, and agrees that the process is appropriate. It also includes an opportunity for the person being assessed to challenge the result of the assessment and to be re-assessed if necessary.

Flexible

To be flexible, assessments should reflect the learner's needs; provide for recognition of competencies no matter how, where or when they have been acquired; draw on a range of methods appropriate to the context, competency and the learner; and support continuous competency development.

Valid

Assessment is valid when the process is sound and assesses what it claims to assess. Validity requires that:

- Assessment against the units of competency must cover the broad range of skills.
- Knowledge that is essential to competent performance.
- Assessment of knowledge and skills must be integrated with their practical application; and
- Judgement of competence must be based on sufficient evidence (that is, evidence gathered on a number of occasions and in a range of contexts using different assessment methods). The specific evidence requirements of each unit of competency provide advice on sufficiency.

Reliable

Reliability refers to the degree to which evidence presented for assessment is consistently interpreted and results are consistent with assessment outcomes. Reliability requires the assessor to have the essential competencies in assessment and relevant vocational competencies (or to assess in conjunction with someone who has the vocational competencies).

It can only be achieved when assessors share a common interpretation of the assessment requirements of the unit(s) being assessed.

Rules of Evidence

These are closely related to the principles of assessment and provide guidance on the collection of evidence to ensure that it is:

- ✓ Valid.
- ✓ Sufficient.
- ✓ Authentic; and
- ✓ Current.

Valid

Assessment is valid when the process is sound and assesses what it claims to assess. Validity requires that:

- Assessment against the units of competency must cover the broad range of skills.
- Knowledge that is essential to competent performance.
- Assessment of knowledge and skills must be integrated with their practical application; and
- Judgement of competence must be based on sufficient evidence (that is, evidence gathered on a number of occasions and in a range of contexts using different assessment methods). The specific evidence requirements of each unit of competency provide advice on sufficiency.

Sufficient

Sufficiency relates to the quality and quantity of evidence assessed. It requires collection of enough appropriate evidence to ensure that all aspects of competency have been satisfied and that competency can be demonstrated repeatedly. Supplementary sources of evidence may be necessary. The specific evidence requirements of each unit of competency provide advice on sufficiency.

Authentic

To accept evidence as authentic, an assessor must be assured that the evidence presented for assessment is the learner's own work.

Current

In assessment, currency relates to the age of the evidence presented by a learner to demonstrate that they are still competent. Competency requires demonstration of current performance, so the evidence collected must be from either the present or the very recent past.

Upgrade to Tutorials or Workshops

Students who enrol in an Online Learning program can, at any time, upgrade to include online virtual tutorials or workshops by simply paying the difference in price between the two modes of delivery.

Training is typically delivered to small groups of students in Melbourne, Sydney and Brisbane CBD locations as shown in www.mentor.edu.au/workshop-dates. Small group virtual tutorial sessions are available in Accounting and Business Courses.

Tutorials and Workshops are:

- Ideal if you are new to the industry or an existing worker or if you want face to face support and like to network;
- In CBD locations or online providing students with convenient options; and
- Held between the hours of 8.30am to 4.30pm - workshop and tutorial times are confirmed at enrolment.

Mentor observes the standard guidelines for Occupational Health and Safety, to provide a safe training environment for students attending workshops.

Simply email service@mentor.edu.au or telephone 1300 306 146 to book in for a workshop or add tutorials to your enrolment.

Please note if a student changes date for their workshop within 2 weeks of the workshop date, then a \$100 fee will be incurred

Submitting Assessments

You are expected to complete assessments for all units in your qualification. You will need to submit assessments by the due date for a result to be recorded. You will receive full and detailed instructions on the requirements for each assessment, including its context and purpose; ensure you talk to your trainer and/or assessor to clarify anything that is not clear to you. You must submit the Assessment Cover Sheet with your assessments.

Assessments can be submitted through the following:

- Learning Management Systems Portal; or
- Email to service@mentor.edu.au

Resubmission of multiple-choice assessments

Students are given three attempts to complete multiple-choice assessments.

Resubmission of Statement of Advice

Re-marking of Statement of Advice submissions will attract a \$195 fee.

After three submission (two unsuccessful re-submissions), private tuition or personal training will be required to consolidate understanding and assist with successful completion of the Assessment Tasks. This assistance is available by appointment at a rate of \$60 per half hour or part thereof.

Alternatively, the facilitator/assessor may recommend Online Education students attend a facilitated workshop to assist with understanding and comprehension of the course requirements. The cost for the workshop upgrade is \$360 per module (2 days) and \$290 for the one-day Statement of Advice/Research Assignments Tasks.

Extensions

Email service@mentor.edu.au to apply for an extension, explaining the reasons for the extension request and nominate a time when assessments will be submitted. Acceptance of an extension request is at the discretion of Mentor but will not be unreasonably refused subject to payment of the extension fee. However, only one extension per subject will be granted, except under special circumstances.

If you hold a written Assessment Task template for greater than 3 months, always email service@mentor.edu.au to ask if the version has been updated before you begin working on it.

We DO NOT accept written assessment tasks that have been completed on superseded templates. It is your responsibility to ensure you have the most current version. This is because taxation, superannuation and social security rates, thresholds and legislation change.

Assessment Feedback

You will receive feedback regarding the outcome of each of your assessment items. To be deemed 'Competent' against a nationally accredited unit, you must meet the requirements for all elements that comprise that unit.

Submitting Assessments

Referencing

When it comes to properly acknowledging where information has come from, students should be aware of, and be able to use properly, referencing protocols. Mentor Education expects that you use Publication Manual of the American Psychological Association, 6th edition (APA) style of referencing when writing your assessments. More information about how to do this can be found at:

APA:

<http://libguides.jcu.edu.au/apa>
<http://guides.is.uwa.edu.au/ld.php?content id=17350815>

Appeals

An Appeal is when the student has a concern about an assessment outcome decision by Mentor Education Trainer and Assessor and would like it investigated.

Should the student wish to appeal an assessment decision made by a Mentor Education assessor, an Appeal Form must be completed and sent to Mentor Education via email service@mentor.edu.au

Please include the following information on the form:

- Clear description of the appeal.
- Steps taken to date to address the appeal; and
- Expectations regarding fixing the issue.

Complaints

Mentor has a comprehensive Complaints and Appeals Policy and procedure that is available in the footer of the Mentor website www.mentor.edu.au/complaints-policy

A student may request to be made available to them if they have a complaint and wish to read the full policy prior to, during or after lodging a complaint in writing c/- the Registrar at service@mentor.edu.au.

Please include your contact details as we will contact you as soon as practicable after receiving your communication, usually no later than 2 working days, sooner if possible.

Our Commitment as an Education Provider

Mentor believes that all information, both written and oral, given in the course of, or in connection with, its activities (whether by the trainer itself or its employees, agents or related entities) is accurate and reliable at the date of publishing.

Mentor reviews its course materials regularly and makes reasonable endeavors to update its materials before providing any classes but may not include any changes made in the area since the publication date.

The training facilitator will endeavor to address any important and substantial changes and provide additional material where appropriate. Distance Learning students also receive applicable updates directly onto our eLearning system.

Continuous Improvement

Mentor is committed to the systematic continuous improvement of all aspects of our obligations as an RTO and regularly reviews our assessment tools for their currency and relevance to the units of competence that comprise our courses and qualifications.

We conduct surveys internally and through the Quality Indicator Initiative to identify that the work-related learning outcomes are at an appropriate standard. We also actively engage industry stakeholders (i.e. peak bodies and employers), on a regular basis for feedback in order to stay current with meeting industry needs.



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Student Code of Conduct

Mentor Education informs all students of their rights, obligations and expectations that they must adhere to whilst studying at Mentor Education.

If at any time the student does not follow the Student Code of Conduct, Mentor Education may expel them from their course of study. Students who are expelled due to Student Code of Conduct breach, are not be entitled to receive a refund on their course.

All material submitted for assessment must be the student's own work. Authenticity of a student's submitted work for assessment is not negotiable. This requires not only that a student acknowledge in his, or her paper, the source of any significant concept or principle, but also that he, or she, should refrain from soliciting the assistance of other persons.

Any instance of plagiarism, collusion, or other forms of cheating could result in a nil mark for the paper and may lead to the imposition of even more severe academic penalties.

Student rights

All students have the right to:

- Be treated fairly and with respect by Mentor Education staff and other students.
- Learn in an environment free of discrimination and harassment.
- Learn in a supportive and stimulating environment in which to pursue their goals.
- Have access to support services if needed.
- Privacy concerning records that contain personal information, subject to statutory requirements.
- Be given information about assessment procedures at the beginning of the subject/ competency/ module and progressive results as they occur; and
- Lodge a complaint or appeal without fear of retaliation or victimisation.

Obligations

Mentor Education only enrolls students who acknowledge that by enrolling at Mentor Education, all students will comply with following requirements:

- Pay fees as agreed at the time of enrolment.
- Complete each part of the course within time-frames set out by trainers and assessors.
- Undertake to maintain their conduct according to the Student Code of Conduct.
- Ensure access to the internet services and computer throughout the course; and
- Submit own work, not plagiarise or copy from others.

As part of the education journey, Mentor Education expects all students to demonstrate professional approach to their study and other students and staff as that will aid in their job readiness upon completion of the course.

Students are expected to adhere to the following:

- Respect and courtesy are always to be upheld.
- Personal possessions are the responsibility of the student and interference with another student's or Mentor Education will not be tolerated.
- Consideration without disruption or impediment to others learning must always be adhered to.
- Inappropriate physical contact or verbal abuse will not be tolerated.
- Clothing and footwear should be appropriate to attending a training facility and not cause offence to other students and staff.
- Mobile phones are to be switched off during session times.
- Eating and drinking is to be confined to designated areas whilst in the training facility.
- Smoking and alcohol are not permitted inside training facilities.

Student Code of Conduct (Cont...)

- Drinking alcohol during allocated break times is strictly not permitted.
- Drug usage is strictly prohibited unless you are required to take legally prescribed drugs.
- Respect start and finish times of all face to face sessions.
- Follow all emergency procedures as directed by Mentor Education staff.
- Inform Mentor Education of any personal or contact details change.
- Complete all required work including assessment tasks, assignments or learning tasks within timeframes allocated by the trainer/assessor; and
- Maintain regular contact with their trainer/assessor and advise them if there are any issues or they require additional assistance.
- Refrain from inappropriate use of public review platforms including social media, social media groups and chat, websites etc. for the posting of comments/feedback that is not factual or defamatory.

Consequences for misconduct will depend on the severity and frequency of the breach, and include, but are not limited to:

- Formal reprimand (warning);
- Suspension from the course.
- Student to reimburse the costs incurred by any damage caused.
- Cancellation of the course without refund and/or credit; and
- Matter referred to the police.
- Legal proceedings in the case of unactual and/or defamatory statements.

Students found guilty of misconduct have a right to lodge an appeal by following our Mentor Education's 'Complaints and Appeals' process as detailed in www.mentor.edu.au/complaints-policy

Workplace Health and Safety

Workplace health and safety legislation applies to everyone at Mentor Education. All staff, students and visitors have a responsibility to ensure the workplace is safe and that their own actions do not put the health and safety of others at risk.

Please report any incident or hazard immediately to your Trainer and Assessor and or contact Mentor Education to request an incident/hazard form on support@mentor.edu.au

Evacuation Procedures

In an event of an emergency, it is important that you follow below instructions:

- Listen to all directions given to you by your trainer or other Mentor Education staff
- Collect your belongings – you will not be permitted to return to the premises until the 'all clear' signal is given
- Follow your trainer or allocated staff member to the Assembly point.
- The Assembly Point is indicated on the Fire Emergency map on the premises
- Once you reach the Assembly Point, please do not leave it, as attendance will be taken to ensure your safety
- Once the all-clear signal is given, you will be permitted to either leave the assembly point or proceed back into the building.

Student Feedback

Feedback is sought from internal and external stakeholders as well as students, employers and industry (i.e. administration staff, trainers/facilitators, assessors, contractors, instructional designers and specialist course writers).

As a Mentor Education student, you will be asked from time to time to participate in our stakeholder feedback through the completion of a survey re your experience as a student in our learning program. Your cooperation would be appreciated as all results are analysed to enable us to improve our learning programs and maintain our high standard.

Our assessors participate in moderation and validation of assessment activities on a regular basis to maintain the quality of the learning and assessment strategy. Our Quality Indicator feedback returns, in conjunction with internally generated surveys are analysed for opportunities to implement continuous improvement initiatives to our learning and assessment strategies, identify areas for staff continuing professional development and/or improvement or adjustment to our internal policies, processes and systems.



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Issuing Certificates

Issuing Certificates

Upon successful completion of your coursework and provided all fees are paid, a Certificate or Statement of Attainment will be issued to you within 30 calendar days of you being assessed as meeting all requirements for the course. This meets the compliance requirements as set for Mentor Education and other RTOs in the Standards for RTOs 2015.

If for some reason Mentor Education ceases to operate whilst you are still enrolled, a Statement of Attainment will be issued to you for the units within the qualification for which you have successfully met requirements. (See also, the section 'Cancellation of Course by Mentor Education').

Re-Issuing Certificates and Manuals

Students may request:

- A certificate (for partial or full completion) to be re-issued for a fee of \$50 per certificate; or
- New course manuals to be dispatched to them for a fee of \$75 fee per manual.

Intellectual Property Rights

Mentor Education owns the Intellectual Property rights to all its training materials and has full copyright (all rights reserved) on these items.

No part of our training services, including training materials, activities and the Student Information Guide may be transmitted in any form or by any means, or copied or reproduced in any form or by any means (whether graphic, electronic or mechanical, including photocopying, printing, recording, or storing in an information retrieval system) without the prior written permission of Mentor Education.

The requirements of the Privacy Act will be strictly adhered to. Licensees for whom students are authorised representatives to provide financial services may gain access to any student's file but only with the full prior permission from the relevant student.

Competitions and Marketing Promotions

All students who undertake a course via the use of an education voucher or other promotional devices remain subject to the terms and conditions of this Student Information Guide as well as the following:

- No voucher or similar marketing offer shall be redeemable for any monetary value equivalent.
- No voucher shall be transferable for any other course delivered by Mentor.
- No voucher or similar marketing offer shall be replaced or extended due to it being lost, stolen, destroyed, expired or misplaced.
- No voucher shall be accepted upon being surrendered if the voucher number quoted or delivered conflicts with an existing voucher number; and
- No voucher shall be valid after a period of 6 months from the date of being issued and/or received.

Mail

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