

# Pooled Knowledge Pty Ltd – Internet Terms & Conditions

Please refer to the [Client Handbook](#) for our complete Terms & Conditions, Policies and Clients Rights & Responsibilities

## Introduction

Pooled Knowledge Pty Ltd trading as Business College Online and Dragon College of Business regards customer privacy as an important part of our relationship with customers. The following privacy policy applies to all Pooled Knowledge Pty Ltd users, and conforms to Internet privacy standards

If you have questions or concerns regarding this statement, you should first contact is Pooled Knowledge Pty Ltd at (02) 4579 0371

## Collection of Information

In order to use the Pooled Knowledge Pty Ltd websites, we may require information from you in order to provide the best service possible.

All correspondence may also be collected and stored, particularly in regard to Student ID, Course details and Course content, Exams and Exam results, sales, support and accounts, including Email

Any information collected by Pooled Knowledge Pty Ltd is collected via correspondence from you and your organisation. This may be via the telephone, Email, mail, fax or directly through our website

## Use of collection of Information

Any details collected from Pooled Knowledge Pty Ltd customers is required in order to provide you with our products and / or services, and a high level of customer service

Correspondence is recorded in order to provide service references, and to assist in our staff development

## Storage of collection of Information

The security of your personal information is important to us. When you enter sensitive information (such as credit card numbers) on our website, we encrypt that information using secure socket layer technology (SSL). When Credit Cards details are collected, we simply pass them on in order to be processed as required. We never permanently store complete Credit Card details

We follow generally accepted industry standards to protect the personal information submitted to us, both during transmission and once we receive it.

If you have any questions about security on our Website, you can email us at [info@businesscollegeonline.com.au](mailto:info@businesscollegeonline.com.au)

## Access to collect information

If your personal identifiable information changes, or if you no longer desire our services, you may correct or update it by emailing us. Please note that all information relating to courses need to be retained by us under NSW Department of Education and Training and other State and territory training Registration Authorities for research, statistical analysis, program evaluation, post completion surveys and internal management progresses

## Communications

Pooled Knowledge Pty Ltd uses personally identifiable information for essential communication, such as Course Enrolments, Course outcomes, Emails, Accounts information, and critical service details. We may also use this information for other purposes including some promotional Emails. If at any time a customer wishes not to receive such correspondence, they can request to be removed from any mailing lists by emailing us at [info@businesscollegeonline.com.au](mailto:info@businesscollegeonline.com.au)

You will be notified when you personal information is collected by any third party that is not our agent / service provider, so you can make an informed choice as to whether or not to share your information with that party

## Third parties

Pooled Knowledge Pty Ltd may at its discretion use other third parties to provide essential services on our site or for our business processes. We may share your details as necessary for the third party to provide that service.

These third parties are prohibited from using your personally identifiable information for any other purpose.

Pooled Knowledge Pty Ltd does not share any information with third parties for any unknown or unrelated uses

## Legal

We reserve the right to disclose your personally identifiable information as required by law and when we believe that disclosure is necessary to protect our rights and / or comply with the NSW Department of Education and Training and other State and territory training Registration Authorities for research, statistical analysis, program evaluation, post completion surveys and internal management progresses, and or a judicial proceeding, court order, or legal process served on our website.

## Links

Links on the Pooled Knowledge Pty Ltd site to external entities, excluding divisions of Pooled Knowledge Pty Ltd, such as Business College Online, Dragon College of Business, are not covered within this policy. The terms and conditions set put in this privacy statement only cover the domain names that are part of Pooled Knowledge Pty Ltd.

## Changes to Privacy Policy

If we decide to change our privacy policy, we will post those changes to this privacy statement, the homepage, and other places we deem appropriate so that you are aware of what information we collect, how we use it, and under what circumstances, if any, we disclose it. We reserve the right to modify this privacy statement at any time, so please review it frequently. If we make material changes to this policy, we will notify you by Email, or by means of notice on our homepage.

## Security Policy

Pooled Knowledge Pty Ltd uses the **eWAY** Payment gateway for its online credit card transactions. **eWAY** processes online credit card transactions for thousands of Australian merchants, providing a safe and secure means of collecting payments via the Internet. All online credit card transactions performed on this site using the **eWAY** gateway are secured payments

- Payments are fully automated with an immediate response
- Your complete credit card number cannot be viewed by Pooled Knowledge Pty Ltd or any outside party.
- All transactions are performed under 128 Bit SSL Certificate
- All transaction data is encrypted for storage within eWAY's bank-grade data centre, further protecting your credit card data
- eWAY is an authorised third party processor for all the major Australian Banks
- eWAY at no time touches your funds; all monies are directly transferred from your credit card to the merchant account held by Pooled Knowledge Pty Ltd

For more information about eWAY and online credit card payments, please visit [www.eWAY.com.au](http://www.eWAY.com.au)

## Enrolment Policy

Enrolment into a course with Pooled Knowledge Pty Ltd is available 365 days a year. Enrolment can be completed at anytime via our online learning system. Pooled Knowledge Pty Ltd recommends that prior to enrolment that a client carefully considers the course they are enrolling in and that it meets the needs of the client. Detailed information about the course and course content can be found within the course flyer/information brochure located on the website: [www.businesscollegeonline.com.au](http://www.businesscollegeonline.com.au)

### Change of Enrolment

Changes to enrolment will not normally be considered after the course has commenced unless there is a compelling reason for the change. Change of enrolment may occur if Pooled Knowledge Pty Ltd agree on the benefit of the change and it does not disrupt the course structure.

### Enrolment Confirmation

A person will not be enrolled until they have paid the total course fee. All clients receive a letter/email to confirm their enrolment. Written confirmation will outline relevant details on how to undertake and complete the course successfully. Once the course fee has been paid, the student has instant access to the learning and assessment material and the course is considered to be commenced.

### Fees Payable at Enrolment

- 25% of the fee charged is an administration fee, and is non-refundable unless the course is cancelled by us, in which case a full refund will be made.
- 45% of the fee charged is the material fee (including all online student guides) and
- 30% balance of the fee represents the course fee and all course fees must be paid prior to the commencement of the course.

**Refund are only given when a course is cancelled by Pooled Knowledge Pty Ltd**

## Refund and Returns Policy

Payments of all refunds, to clients who are entitled to a refund, are in accordance with the following refund policy. Pooled Knowledge Pty Ltd will strive to maintain its highly competitive fee structure, as well as its fair and equitable refund policy.

- There is no refund applicable where a client has commenced their course/unit.
- There is no refund to participants who do not obtain their qualification after assessment.
- There is no refund for recognition of prior learning assessments after enrolment, where Recognition resources and services have been supplied to the client.
- Pooled Knowledge Pty Ltd does not accept liability for loss or damage suffered in the event of withdrawal from a course by a client.
- Pooled Knowledge Pty Ltd provides a full refund to all clients, should there be a need for Pooled Knowledge Pty Ltd to cancel a course. In the first instance Pooled Knowledge Pty Ltd will (where possible) provide an opportunity for the client to attend another scheduled course.
- If Pooled Knowledge Pty Ltd cancels a course, clients do not have to apply for a refund; Pooled Knowledge Pty Ltd will process the refunds automatically.
- Payment of all refunds is made within one week (seven days) of application for refund.

### Commencement dates

- Commencement for online clients is the date that online access is provided to an individual client for a particular course.
- At Pooled Knowledge Pty Ltd online access to course material is available instantly once payment has been made.
- **A course is considered to have commenced once payment has been made.**