

PP16

Deferring, suspending or cancelling student enrolment policy and procedure

PURPOSE

To provide a documented process for assessing, approving and recording a deferment of the commencement of study or the suspension of study for the overseas student, including keeping documentary evidence on the student's file of the assessment of the application.

SCOPE

This policy applies to all staff of Southern Cross Education Institute (SCEI) who are involved in the process of Deferment, Suspension and Cancellation of Student's enrolment and all the students of the SCEI.

DEFINITIONS

Cancellation	means the cessation of an enrolment that may occur upon student's request (withdrawal) or may be initiated by SCEI (termination). A student whose enrolment has been cancelled is no longer enrolled at SCEI and therefore, does not continue in their courses of study. Where a student who had their enrolment cancelled will receive a statement of attainment (VET) of all units studied including results.
Deferral	The postponement of commencement date of the course and is initiated by the student or SCEI
Suspension	Means to temporarily delay the enrolment once the course has commenced. Suspension may be initiated by SCEI or a student.
Withdrawal	Means a student that wishes to withdraw from a commenced course.
Compassionate or Compelling circumstances	is defined as circumstances beyond the control of the student and which have an impact upon the student's course progress or wellbeing. These could include, but are not limited to: <ul style="list-style-type: none"> • Serious illness or injury, where a medical certificate states that the student was unable to attend classes, • Bereavement of close family members such as parents or grandparents (Where possible a death certificate should be provided), • Major political upheaval or natural disaster in the home country requiring emergency travel and this has impacted on the student's studies, • A traumatic experience which could include: <ul style="list-style-type: none"> ○ Involvement in, or witnessing of a serious accident; or ○ Witnessing or being the victim of a serious crime, and these experiences have impacted on the student (cases should be supported by police or psychologist's reports) ○ Inability to begin studying on the course commencement date due to delay in receiving a Student Visa.
Non compassionate or compelling circumstances	The following example are not considered as compassionate or compelling circumstances <ul style="list-style-type: none"> ○ A desire to change a course due to lower fees ○ The course not what expected ○ Minor illnesses or homesickness ○ Difficulties in adjusting to living in Australia or academic life ○ Failure to enrol in your course by the enrolment date ○ Failure to understand or seek clarification of key dates or withdrawal procedures ○ Distance of your accommodation from your SCEI Campus

	<ul style="list-style-type: none"> o Financial problems o A desire to move to another provider to be with friends o Matters unrelated to your studies at SCEI o Work commitments
eCoE	electronic Confirmation of Enrolment
DHA	Department of Home Affairs
ESOS	Educational Services for Overseas Students
Institute	Southern Cross Education Institute
International student	A person (whether within or outside Australia) who holds a student visa as defined by the ESOS Act, but does not include students of a kind prescribed in the ESOS Regulations
National Code	The National Code of Practice for Registration Authorities and Providers of Education and Training to Overseas Students 2018
PRISMS	The Provider Registration and International Student Management System (PRISMS) is the system used to process information given to the Secretary of DEST by registered providers
SCEI	Southern Cross Education Institute
Student	Active, on-campus student with a current course of enrolment with Southern Cross Education Institute. Includes a person (whether within or outside Australia) who holds a student visa as defined by the ESOS Act, but does not include students of a kind prescribed in the ESOS Regulations
The Act	VET Student Loans Act 2016
The Rules	VET Student Loans Rules 2016

PURPOSE

1. This policy applies to domestic and international students but is based on the requirements that must be met with respect to international student. SCEI may only enable students to defer or temporarily suspend their studies, including granting a leave of absence, during the course through formal agreement in certain limited circumstances, as defined below.

SCOPE

2. This policy and procedure supports 'Standard 9 – Deferring, suspending or cancelling the student's enrolment' of the 'National Code of Practice for Registration Authorities & Providers of Education & Training to Overseas Students 2018'
3. Have a documented process for assessing, approving and recording a deferment, suspension or cancellation of study
4. Notify the overseas student in writing of the intention to suspend or cancel their enrolment
5. Tell the overseas student to seek advice from the Department of Home Affairs on the potential impact on their visa if enrolment has been deferred, suspended or cancelled
6. Not let a suspension or cancellation take effect until the overseas student has been given a chance to complete an internal appeals process, unless their health or wellbeing, or the wellbeing of others, is likely to be at risk.
7. Have a documented procedure for students to withdraw from an approved course, or part of an approved course
8. International students are able to initiate deferral, suspension or cancellation of their studies during their stay in Australia only in certain limited circumstances as described below.

9. Students may also have their enrolment suspended due to misbehaviour which can also be grounds for cancellation of studies.
10. Students have the right to appeal a decision by SCEI to defer, suspend or cancel their studies and SCEI will not notify DHA of a change to the enrolment status until the internal complaints and appeals process is completed.

POLICY

1. Students are able to apply for deferral, suspension or cancellation of their studies on the basis of compassionate or compelling circumstances. SCEI will assess each case on its individual merits to decide if deferral or suspension or cancellation of study can be granted.
2. Students may apply for a cancellation of enrolments, if they are unable to continue their enrolled courses.
3. When there is any deferral, suspension or cancellation action taken under this policy in regard to an international student SCEI will:
 - a. informs the international student of the need to seek advice from Immigration on the potential impact on his or her student visa,
 - b. reports the change to the overseas student's enrolment under section 19 of the ESOS Act.
4. Students who are dissatisfied with the outcomes of their application for deferral, suspension or cancellation of their enrolments may appeal the decisions using SCEI's complaints and appeals processes. The deferral, suspension or cancellation of an overseas student's enrolment **cannot take effect until the internal appeals process is completed**, unless the overseas student's health, or the wellbeing of others, is likely to be at risk.
5. SCEI may approve the deferral or suspension or cancellation of the enrolment of a student if it believes there are compassionate or compelling circumstances
6. SCEI may suspend or cancel a students' enrolment in the following circumstances, including but not limited to:
 - a. misbehaviour by the student;
 - b. a breach of course progress; or
 - c. the student's failure to pay an amount he or she was required to pay SCEI to undertake or continue the course as stated in the Letter of Offer acceptance agreement
7. Matters relating to misbehaviour by the student are addressed in the Academic Integrity Policy and the Student Code of Conduct
8. Matters relating to a breach of course progress are addressed in the Academic Progress Policy
9. If SCEI initiates a suspension or cancellation of the student's enrolment, before imposing a suspension or cancellation, SCEI will:
 - a. inform the student of that intention and the reasons for doing so, in writing, and
 - b. advise the student of their right to appeal through SCEI's internal complaints and appeals process;
10. Students who are dissatisfied with the decision of SCEI to initiate suspension or cancellation of their enrolments may appeal the decisions using SCEI's complaints and appeals processes. The suspension or cancellation of the student's enrolment cannot take effect until the internal appeals process is completed, unless the student's health, or the wellbeing of others, is likely to be at risk.
11. When there is any deferral, suspension or cancellation action taken, and if the student is on a student visa SCEI will inform the student of the need to seek advice from Immigration, on the potential impact on their student visa and to report the change of the enrolment via PRISMS under section 19 of the ESOS Act.
12. SCEI will maintain a record of any decision in the process for assessing, approving and recording a deferral, suspension or cancellation of study.

PROCEDURE

The following procedures will ensure SCEI follows the required process when a student wishes to defer, suspend, or cancel their enrolment with SCEI.

1. STUDENT INITIATED DEFERRAL

- 1.1. **An international student** wishing to defer an enrolment must submit a completed application **at least 5 weeks / 25 working days** prior to the commencement of the course. Any application for deferral received after this date will not be eligible for assessment.
- 1.2. **A domestic student** wishing to defer must do so **at least 2 weeks / 10 working days** prior to the commencement of the course or prior to Census Date.
 - 1.2.1. **For State Program Funding and VET Student Loans:** If a student's enrolment is deferred 10 working days prior to commencement or Census Date, their state government eligibility will not be affected, nor do they incur a loan debt if they have applied for a VET Student Loan.
- 1.3. **All students** must complete a *FOR06 Application to Defer, Suspend or Cancel Enrolment form*, with supporting documentary evidence and submit to the **enrolment department**. SCEI will only consider an application complete and eligible for assessment when all sections have been completed and the form signed ('completed application'). Applications with no supporting documentary evidence will not be processed and will be automatically rejected.
- 1.4. SCEI will assess and respond to all eligible and completed applications within **ten (10) working days** from receiving the application.
- 1.5. Enrolment may only be deferred in compassionate and compelling circumstances, including the inability to begin the course on the commencement date due to a delay in receiving a student visa.
- 1.6. Students may defer their studies for a maximum period of six (6) months.
- 1.7. A student who wishes to defer from an approved course or part of an approved course will be advised that there will be no financial, administrative, or other potential barriers which may impede their request to defer.
- 1.8. SCEI may approve the application if student provides sufficient and acceptable documentary evidence to support the compassionate or compelling circumstances.
- 1.9. Where a **deferral application is approved**, the student will be advised and:
 - 1.9.1. **International students** will be informed that they should contact the Department of Home Affairs, where relevant, for advice on how any deferral will affect the student's visa. The Department of Education / Department of Home Affairs shall be notified via PRISMS, of the decision to defer the enrolment. Where necessary, a new Letter of offer / CoE will be issued *if the original scheduled course end date is affected (passed the 4-week timeframe)*.
 - 1.9.2. Domestic student - Administration Manager will inform VET Student Loans Students there is no loan debt or any affect student State Government eligibility if student applies under State Government Funding.
 - 1.9.3. 4 weeks prior to the approved period of the deferment end date SCEI will issue the student a new training plan.
 - 1.9.4. If there is a change in the training package the student is enrolled into and/or the student returns in the new calendar year, the student must complete the enrolment process again with a new training plan.
- 1.10. Where a **deferral application is not granted**, the student will be advised, and they will be required to commence their enrolment according to the scheduled commencement date.
 - 1.10.1. SCEI will not approve the application if there is insufficient and/or unacceptable documentary evidence submitted to support the compassionate or compelling circumstances.
 - 1.10.2. Student will be advised that they are still required to continue to meet their student visa requirements which include attending all scheduled classes and maintaining course progress as well as their financial responsibilities to SCEI.

2. STUDENT INITIATED SUSPENSION OF ENROLMENT

- 2.1. Once the student has started their course, SCEI is only able to temporarily suspend the enrolment of a student on the grounds of compassionate or compelling circumstances.
- 2.2. Students will be required to complete a **FOR06 Application to suspend, defer, or withdraw enrolment form** with evidence of compassionate or compelling circumstances and submit to the **Student Services Department**. SCEI will only consider an application complete and eligible for assessment when all sections have been completed and the form signed ('completed application'). Applications with no supporting documentary evidence will not be processed and will be automatically rejected.
- 2.3. Students who feel the need to suspend the course will be encouraged to speak to the Student Services Officer.
- 2.4. The Student Services Manager will use their professional judgment to assess each case on its individual merit. When determining whether compassionate or compelling circumstances exist, SCEI will consider documentary evidence provided to support the claim.

- 2.5. If a female student applies for a suspension of studies based on pregnancy, SCEI will follow normal processes for assessing a suspension of studies. However, as a rule, the suspension will commence **no earlier than six weeks prior** to the expected birth (unless otherwise supported by medical evidence) with the return date of the student being calculated as being at the beginning of the next teaching period that is **at least eight weeks after the birth**.
- 2.6. SCEI will assess and respond to all eligible and completed applications **within ten (10) working days** from receiving the application.
- 2.7. Where a **suspension of enrolment is granted**, SCEI will:
 - 2.7.1. suspend an enrolment for an agreed period - to a maximum of six (6) months, unless due to pregnancy or other grounds of compassionate or compelling circumstances.
 - 2.7.2. If the suspension is required for longer than six (6) months, the student will be required to withdraw from the course and reapply when they are ready to return to study.
 - 2.7.3. For students on student visas, the Student Services Manager will inform students to seek advice on the potential impacts on their student visas. The Administration Manager will report the change of the students' enrolment on PRISMS.
 - 2.7.4. 4 weeks prior to the approved period of the suspension period lapses SCEI will issue the student a new training plan to be signed and dated by both the student and a staff member.
 - 2.7.5. If there is a change in the training package the student is enrolled into and/or the student returns in the new calendar year, the student must complete the enrolment process again with a new training plan.
 - 2.7.6. If a student does not return after the agreed suspension period, the enrolment will be cancelled by the Administration Department and for international students they will be notified of SCEI's intention to notify DHA via PRISMS.
 - 2.7.7. Advise the student that if they wish to make amendments to their deferred payment plan the student must contact the accounts department to request an alternative payment plan. The student will be required to provide the written notice of the suspension approval.
- 2.8. Where a suspension of enrolment is not granted, SCEI will:
 - 2.8.1. inform students accordingly and they will be required to maintain their enrolment according to the scheduled enrolment period.
 - 2.8.2. As well as that they are still required to continue to meet their student visa requirements which include attending all scheduled classes and maintaining course progress as well as their financial responsibilities to SCEI.
- 2.9. All FOR06 Application to suspend, defer, or withdraw enrolment form documentation for the suspension will be kept in the Student Administration File and in the student file of the Student Management System and if relevant, the Department of Education/ Department of Home Affairs shall be notified via PRISMS of the decision to suspend the enrolment because of the student's request.

3. STUDENT INITIATED CANCELLATION

- 3.1. **For all students:** Students wishing to cancel their enrolment must complete an **FOR06 Application to suspend, defer, or withdraw enrolment form** and submit to the **Student Services Department**. SCEI will only consider an application complete and eligible for assessment when all sections have been completed and the form signed ('completed application'). Applications with no supporting documentary evidence will not be processed and will be automatically rejected.
- 3.2. **An international student wanting to cancel their course prior to the course commencement date must do so at least at least 5 weeks / 25 working days** prior to the commencement of the course to be eligible for a deposit refund. Further information can be gained from *PP05 Refund policy and procedure*. Any application for deferral received after this date will not be eligible for assessment.
- 3.3. **For International Students** who wishing to cancel their enrolment prior to completing six (6) months of study in their principal course must provide a Letter of Offer from an alternative education provider. This is required under Standard 7 of the National Code and further information can be gained from *PP10 Transfer of students between provider's policy and procedure*.
- 3.4. **International students'** Confirmation of Enrolment (CoE) will be cancelled under "non- commencement of studies" if the students fail to commence the course on the agreed start date by presenting themselves to SCEI to commence their course. SCEI will attempt to contact the student to remind them of their obligation to start within 10 working days of the commencement date but if the student is not contactable it will be regarded a student-initiated cancellation. Under Section 19(1) of the ESOS Act, SCEI must notify the Department of Education /Department of Home Affairs via PRISMS of the non-commencement of a course on the scheduled commencement date, within 31 days of the event occurring. This process does not require the Institute to give the student access to the appeals process.
- 3.5. **International students'** Confirmation of Enrolment (CoE) will be cancelled under "termination of studies prior to completing the course" if the students fail to return for the commencement of a new study period / term after

holiday and the students have not successfully applied for a deferment of their studies. SCEI will attempt to contact the student but if the student is not contactable within 10 working days it will be regarded a student-initiated cancellation. Under Section 19(1) of the ESOS Act, the Institute will notify the Department of Education /Department of Home Affairs via PRISMS of the termination of an accepted student's studies, within 31 days of the event occurring. This process does not require SCEI to give the student access to the appeals process.

- 3.6. **A domestic student** wishing to cancel must do so **at least 2 weeks / 10 working days** prior to the commencement of the course or prior to Census Date.
 - 3.7. **For VET Student Loans students** who wants to withdraw from the course or part of the course. Once the student's intention is determined, the Administration Manager will inform the student in writing of the debt they have incurred for any units of study which census dates have passed. The date the student contacts SCEI requesting withdrawal, will be considered as the "date for withdrawal" for the determination of the student's debt.
 - 3.7.1. Where a student wants to enrol in a part of an approved course with SCEI, in such circumstances where the student had earlier withdrawn from a part of the course undertaken with SCEI, the student will be required to meet with relevant staff to ensure they are able to undertake the requirements of the course and complete the required enrolment documentation.
 - 3.7.2. If the reason for withdrawal stated by the student could be considered as special circumstances, the student will be provided with the re-crediting procedure for their consideration.
 - 3.8. Once the form is received from the student, SCEI Student Services Officer will:
 - 3.8.1. **For all students:** Student Welfare Officer will contact student on the cancellation's reasons and review on the provided supporting documents. Whenever appropriate, the student will be offered any options available to assist them in completing the course.
 - 3.8.2. If the student decides to return to SCEI and continue studying the course, the student must complete the enrolment process again and meet all entry requirements.
 - 3.8.3. **For international students:** Administration Manager will notify DHA via PRISMS of the decision to cancel the enrolment as a result of the international student's request.
 - 3.8.4. **For all students:** Inform the student in writing of the outcome.
 - 3.8.5. **For VET Student Loans students** who wants to withdraw from the course or part of the course. Once the student's intention is determined, the Administration Manager will inform the student in writing of the debt they have incurred for any units of study which census dates have passed. The date the student contacts SCEI requesting withdrawal, will be considered as the "date for withdrawal" for the determination of the student's debt.
 - 3.9. All FOR06 Application to suspend, defer, or withdraw enrolment form documentation for the cancellation of enrolment will be kept in the Student Administration File and in the student file of the Student Management System
- 4. Provider initiated Deferral of Enrolment**
- 4.1. SCEI may defer an enrolment where the course is not being offered at the proposed date, site, or any other reason SCEI deems necessary to cancel the course.
- 5. Provider initiated Suspension or Cancellation of Enrolment**
- 5.1. SCEI can initiate a suspension or cancellation of students' enrolment in the following circumstances, including, but not limited to:
 - 5.1.1. Misbehaviour by the student; This misbehaviour may include but is not limited to acts of discrimination, sexual harassment, and vilification or bullying as well as acts of cheating or plagiarism. Such acts of misbehaviour will be classified into one of two categories: Academic or Behavioural Misconduct. Matters relating to academic misconduct by the student are addressed in the Student Code of Conduct
 - 5.1.2. A breach of course progress.
 - 5.1.3. The student's failure to pay an amount they were required to pay SCEI to undertake or continue the course as stated in the Acceptance Agreement.
 - 5.2. Where a student has been identified at breach Compliance Manager shall be informed by and enact the PP96 Academic Misconduct Policy and Procedure or PP99 Student Misconduct Policy and Procedure to arrive at a decision.
 - 5.3. If SCEI initiates a suspension of the student's enrolment, before imposing a suspension SCEI will:
 - 5.3.1. inform the students of that intention and the reasons for doing so, in writing.
 - 5.3.2. the students will be advised of their right for internal appeal process as defined by the SCEI PP11 Complaints and Appeals Policy and Procedure.
 - 5.3.3. the internal **appeal** must be **submitted within 10 working days** from the day the student was notified of the decision to suspend their enrolment.

- 5.3.4. No changes on the students' enrolments will be made during the appeal process unless the health and wellbeing of the student and/or others are likely to be at risk.
- 5.3.5. Advise the student if there are any fees for the course or part of the course which will not be refunded.
- 5.4. Where the **outcome of an internal appeal** finds that a **suspension** of enrolment **can be imposed**, the admin manager will report the change of the student's enrolment on PRISMS. Student's contact details, their residential address in Australia and their residential address overseas will be provided. The student will be informed in writing and will advise the student to contact the Department of Home Affairs to seek advice on the potential impact on their student visa.
- 5.5. If an international student's enrolment is suspended for a period of 28 days or longer, the student must return home (unless special circumstances exist), this is in accordance with DHA.
- 5.6. Where the severity of misconduct is severe, the Compliance Manager may decide to cancel the enrolment.
- 5.7. For information about what constitutes Academic and Behavioural Misconduct, consequences and penalties of misconduct, refer to PP96 Academic Misconduct Policy and Procedure, PP99 Student Misconduct Policy and Procedure and PP79 Student Rules Policy.

6. Provider initiated Cancellation of Enrolment

- 6.1. SCEI can initiate a cancellation of students' enrolment due to Severe misconducts include but not limited to:
 - 6.1.1. acting dishonestly in relation to admission to SCEI;
 - 6.1.2. knowingly making any false or misleading representation about things that concern the
 - 6.1.3. student as a student at the Institute or breaching any of SCEI rules;
 - 6.1.4. altering any documents or records;
 - 6.1.5. harassing or intimidating another student, a member of staff, a visitor to SCEI, or any other person while the student is engaged in study or other activity as an SCEI student, because of race, ethnic or national origin, gender, marital status, sexual preference, disability, age, political conviction, religious belief or for any other reason;
 - 6.1.6. breaching any confidence of SCEI;
 - 6.1.7. misusing any facility in a manner which is illegal, or which is or will be detrimental to the rights or property of others. This includes the misuse, in any way, of any computing or communications equipment or capacity to which the student has access at or away from SCEI premises while acting as an SCEI student, in a manner which is illegal, or which is or will be detrimental to the rights or property of others;
 - 6.1.8. stealing, destroying or damaging a facility or property of SCEI or for which SCEI is responsible.
- 6.2. Where the Compliance Manager has decided the misconduct is severe enough for cancellation before imposing a cancellation SCEI will:
 - 6.2.1. inform the students of that intention and the reasons for doing so, in writing.
 - 6.2.2. the students will be advised of their right for internal appeal process as defined by the SCEI PP11 Complaints and Appeals Policy and Procedure. The internal **appeal** must be **submitted within 10 working days** from the day the student was notified of the decision to suspend their enrolment.
 - 6.2.3. No changes on the students' enrolments will be made during the appeal process unless the health and wellbeing of the student and/or others are likely to be at risk.
 - 6.2.4. Advise the student if there are any fees for the course or part of the course which will not be refunded.
- 6.3. Where the **outcome of an internal appeal** finds that a **cancellation** of enrolment **can be imposed**, the admin manager will report the change of the student's enrolment on PRISMS. Student's contact details, their residential address in Australia and their residential address overseas will be provided. The student will be informed in writing and will advise the student to contact the Department of Home Affairs to seek advice on the potential impact on their student visa.
 - 6.3.1. **International students** must also be informed that SCEI is obliged to inform DHA via PRISMS after the 28-day period and that they may be at risk of having their Visa cancelled.
 - 6.3.2. **Students who have accessed VET Student Loans** and already passed at least one census date, will be provided with 28 days to initiate the grievance procedure prior to the withdrawal being finalised. The communication will also include the debt incurred and any other fees which may or may not be refunded.
- 6.4. Students who did not successfully complete a course with SCEI under a **VET Student Loan**, and who wish to re-enrol with SCEI, will be required to discuss with the Administration Manager the impact of the previous loan, (if applicable) as well as the reason for re-enrolment. When the withdrawal was due to special circumstances, the student may need to provide evidence that those circumstances are either no longer relevant or can be managed.

7. Recording and Reporting Deferments, Suspension or Cancellation of an Enrolment

- 7.1. All FOR06 Application to suspend, defer, or withdraw enrolment form and outcomes are to be kept in the Student Profile in the Student Management System.

- 7.2. All reports of misconduct, decisions and actions taken in relation to misconduct, and other related documentation must be kept in the Student Profile in the Student Management System.
- 7.3. Any decisions to initiate deferral, suspension or cancellation of an international student's enrolment must be reported to DHA via PRISMS and recorded in the student's file in the Student Management System
- 7.4. Students are to be kept informed of any decisions or outcomes that relate to a deferment, suspension, or cancellation of enrolments.
- 7.5. All students are to be given the opportunity to access the PP11 Complaints and Appeals Policy and Procedure.
- 7.6. Students have **10 working days** to lodge a Complaint or an Appeal before any action of their enrolment status is finalised.
- 7.7. Where an international student decides to access the PP11 Complaints and Appeals Policy and Procedure within **10 working days of notification**, SCEI must wait until the process has finished before going ahead with the reporting of the student's enrolment changes via PRISMS.

RELATED DOCUMENTS

- FOR06 Application to suspend, defer, or withdraw enrolment form
- PP10 Transfer of students between provider's policy and procedure
- PP11 Complaints and Appeals Policy and Procedure
- PP79 Student Rules Policy
- PP96 Academic Misconduct Policy and Procedure
- PP99 Student Misconduct Policy and Procedure

LEGISLATIVE CONTEXT

- Education Services for Overseas Students Act 2000 (ESOS Act)
- Education Services for Overseas Students Regulations 2001
- National Code of Practice for Registration Authorities and Providers of Education and Training to Overseas Students 2018: Standard 9
- 2022 Standard VET Funding Contract Skills First Program
- VET Student Loans Act 2016
- VET Student Loans Rules 2016 (section 86 and 87)

RESPONSIBILITIES

- The Administration Manager:
 - is responsible for the implementation of this procedure and to ensure that staff and students are aware of its application and that staff implements its requirements
- Student Welfare Officer:
 - is responsible for meeting with students requesting to or where SCEI has initiated a deferment, suspension or cancellation to ensure the student is fully aware of the process and implications
- Compliance Department:
 - is responsible for ensuring this policy and procedure is adhered to and review its implementation.

Author	Compliance Manager
Approved by	Chief Executive Officer
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