

FPS001 Education Pathways Policy

November 2018

Disclaimer and copyright.

While FASEA endeavours to ensure the quality of this publication, it does not accept any responsibility for the accuracy, completeness or currency of the material included in this publication and will not be liable for any loss or damage arising out of any use of, or reliance on, this publication.

© Financial Adviser Standards and Ethics Authority (FASEA)

This work is licensed under the Creative Commons Attribution 3.0 Australia Licence (CCBY 3.0).



This licence allows you to copy, distribute and adapt this work, provided you attribute the work and do not suggest that FASEA endorses you or your work. To view a full copy of the terms of this licence, visit www.creativecommons.org/licenses/by/3.0/au/.

Contents

Education Pathways	2
Executive Summary	2
Summary of Pathways	4
Roles and Responsibilities	5
Bridging Courses	6
Approved degree list and Legislative Instrument	6
Structure of this Policy	6
Part A – New Entrant Education Pathways	7
Definition of new entrant	7
New Entrant – Undergraduate pathway	7
New Entrant (Career Changer) – Postgraduate pathway	7
Part B – Existing Adviser Pathways	9
Definition of existing adviser	9
Qualifications issued	10
Existing Adviser – Approved degree	10
Existing Adviser – Relevant degree pathway	10
Existing Adviser – Non relevant/Other degree pathway	11
Existing Adviser – No degree pathway	12
Part C – Program and Provider Accreditation Regime	13
Part D – FASEA Foreign Qualification and Degree Assessment Service	13
Appendix 1 – AQF Framework	14

Education Pathways

Executive Summary

The Corporations Act 2001 (the Act) requires all individuals identified as a 'relevant provider' to meet the education and training standards in accordance with subsection 921B(2) of the Act, which identifies the first standard for a relevant provider as: *the person has completed a bachelor or higher degree, or equivalent qualification, approved by the standards body under section 921U.*

Further, section 1546B (1) of the Act states that by 1 January 2024, existing advisers need to have either:

- a) *met the education and training standard in subsection 921B(2); or*
- b) *completed one or more courses determined by the standards body to give the provider qualifications equivalent to that standard.*

This policy details the range of options that new and existing advisers will be required to undertake to meet the requirements.

The maximum requirements for a New Entrant will be an approved bachelor's degree (AQF7) of 24 subjects; and for an Existing Adviser will be a Graduate Diploma of 8 subjects.

The minimum requirements for a New Entrant will be an approved Graduate Diploma (AQF8) of 8 subjects; and for an Existing Adviser will be 1 subject being FASEA's Bridging Course – The FASEA Code of Ethics and Code Monitoring Bodies.

The amount of education a relevant provider will be required to undertake will depend on the amount of education they already have.

Recognition of prior learning and the number of subjects required, will vary by pathway for each individual. A summary of the outcomes based on the different pathways is described below:

Pathway			Outcome (# of courses)																										
EA – Approved degree	FASEA 1 Bridging Course	1	*																										
EA – Relevant degree + ADFP	FASEA 1 Bridging Courses	1	*																										
EA – Relevant degree + approved coursework to attain designation	FASEA 1 Bridging Courses	1	*																										
EA – Non-relevant degree + ADFP + approved coursework to attain designation	FASEA 3 Bridging Courses (5 credits for degree, ADFP and approved coursework undertaken to attain designation)	3	*	*	*																								
EA – Relevant degree	FASEA 3 Bridging Courses + 1 FASEA Approved Unit (4 credits for degree)	4	*	*	*	*																							
EA – No degree + ADFP + approved coursework to attain designation	Approved GDip less 4 credits for ADFP and approved coursework undertaken to attain designation	4	*	*	*	*																							
EA – Non-relevant degree + ADFP	Approved GDip less 3 credits degree and ADFP	5	*	*	*	*	*																						
EA – Non-relevant degree + approved coursework to attain designation	Approved GDip less 3 credits degree and approved coursework undertaken to attain designation	5	*	*	*	*	*																						
EA – No degree + ADFP	Approved GDip less 2 credits for ADFP	6	*	*	*	*	*	*																					
EA – No degree + approved coursework to attain designation	Approved GDip less 2 credits for approved coursework undertaken to attain designation	6	*	*	*	*	*	*																					
EA – Non-relevant degree	Approved GDip less 1 credit for degree	7	*	*	*	*	*	*	*																				
EA – No degree	Approved GDip	8	*	*	*	*	*	*	*	*																			
New Entrant – Career changer	Approved GDip	8	*	*	*	*	*	*	*	*	*																		
New Entrant	Approved Bachelor Degree	24	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*

* EA – existing advisor / ADFP – Advanced Diploma of Financial Planning / GDip – Graduate Diploma

Reasons for a standard on adviser education

The Corporations Act 2001 (the Act) requires all individuals identified as a 'relevant provider' to meet the education and training standards in accordance with subsection 921B(2) of the Act, which identifies the first standard for a relevant provider:

- *The person has completed a bachelor or higher degree, or equivalent qualification, approved by the standards body under section 921U;*

Further, section 1546B (1) of the Act states that by 1 January 2024, existing advisers need to have either:

- a) met the education and training standard in subsection 921B(2); or*
- b) completed one or more courses determined by the standards body to give the provider qualifications equivalent to that standard.*

The Standards Authority recognises that the legislation requires all relevant providers to consider whether they have the right qualifications to ensure compliance or whether they need to undertake further study.

The FASEA Policy Statement (FPS 001 - Education Pathways) is a document that explains the collective rules and expectations of FASEA in relation to ensuring relevant providers complete appropriate education and thus develop relevant knowledge and skills that are aligned with the Australian Qualifications Framework (AQF). Such programs are offered by Higher Education Providers (HEPs) that are accredited by the Tertiary Education Quality Standards Agency (TEQSA).

This FPS001 policy is concerned with AQF7 (Bachelor Degree) and above, the parameters of which are summarised in Appendix 1 – AQF Framework. For further information on qualifications levels visit the AQF website <https://www.aqf.edu.au/>.

Summary of Pathways

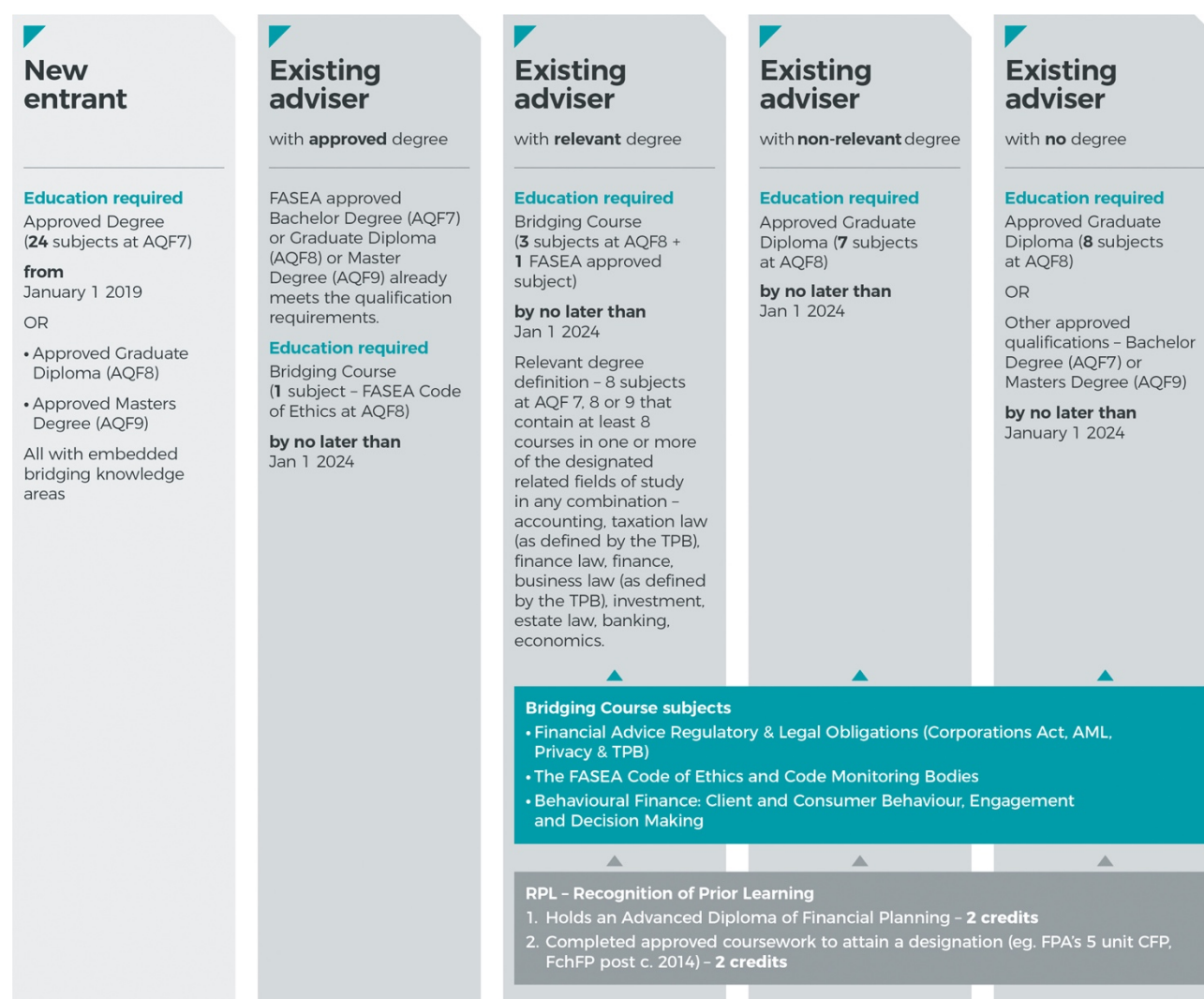
The FASEA Education Pathways specify the range of programs and courses that both existing and new relevant providers can undertake to meet this requirement. This policy also incorporates the recognition of prior learning and how this applies to each pathway.

Five pathways are established and detailed in this document:

1. New Entrant – Approved Degree Pathway
2. Existing Adviser – Approved Degree Pathway
3. Existing Adviser – Relevant Degree Pathway
4. Existing Adviser – Non-Relevant Degree Pathway
5. Existing Adviser – No Degree Pathway

This should be read in conjunction with FPS 002 – Program and Provider Accreditation Policy, which sets out the process for approval of courses and programs for these pathways for the purposes of the Act.

Figure 2: Summary of FASEA Education Pathways



Roles and Responsibilities

The Standards Authority defines the Education Standard through a range of pathways for both new entrants and existing advisers. These set out the range of education and learning activities through which professionals will establish coverage of the defined body of knowledge intended to underpin the profession and the professional's capacity to competently practice.

The summary expectation of the policy is that relevant providers will participate in education programs and courses so that they can develop their professional capabilities relevant to professional practice, form/develop a lifelong learning ethos and approach to maintaining professional competency and maintain currency of knowledge and skills.

The Act provides that a range of parties are responsible for ensuring that the Education Standard has been met in practice.

Existing Adviser

Section 1546B of the Act requires that an existing adviser (as defined in section 1546A) must have done either of the following by 1 January 2024:

- a) met the education and training standard in subsection 921B(2); or*
- b) completed one or more courses determined by the standards body to give the provider qualifications equivalent to that standard.*

The standard in subsection 921B(2) is that a person has completed a bachelor or higher degree, or equivalent qualification, approved by the Standards Body, or a foreign qualification approved by the Standards Body.

To avoid doubt, an existing adviser may meet the education and training standard in s921B(2), or complete one or more courses in accordance with paragraph s1546B(1)(b).

An existing adviser must notify their Financial Services Licensee when they have successfully completed the qualification or courses which meet the education and training standard.

Financial Services Licensee

A Financial Services Licensee is unable to authorise an individual to provide personal financial advice to retail clients if they have not satisfied the requirements of the Education and Training standards s921B or s1546B.

A Financial Services Licensee has an obligation to notify ASIC (for the purposes of the Register of Relevant Providers) that an individual who is an existing adviser has met the education and Training Standard s921B(2).

Bridging Courses

The Standards Authority has determined bridging courses that are a legitimate part of the Education standard for compliance with s1546B(1)(b). They are:

1. Financial Advice Regulatory & Legal Obligations (Corporations Act, Anti-Money Laundering, Privacy & Tax Practitioners Board)
2. Ethics and professionalism (including the FASEA Code of Ethics and Code Monitoring Bodies)
3. Behavioural Finance: Client and Consumer Behaviour, Engagement and Decision Making

Depending on the pathway for the new or existing adviser, advisers will be required to undertake one or all of the abovenamed courses. The courses will be at an AQF8 standard and offered standalone during the transition period and will be embedded into relevant programs in the future by Higher Education Providers.

Further details of these bridging courses are set out in FPS002 – Program and Provider Accreditation Policy.

Approved degree list and Legislative Instrument

The Tertiary Education, Quality and Standards Agency (TEQSA) is the national regulator of Higher Education Providers (HEPs) and closely observes the qualifications that are issued by accredited providers. FASEA has also developed FPS002 Program and Provider Accreditation Policy to credential programs and providers. FASEA, pursuant to the memorandum of understanding between the two organisations, is also working with TEQSA on the process of provider and program accreditation.

At the end of 2017 there were 40 Universities and 122 non-University HEPs in Australia. Not all HEPs will offer programs in this field, but the disciplines of Business and Finance are amongst the most common offerings in Australia.

For those HEPs that seek to, and are successful in having programs and/or bridging courses approved by FASEA, their details and those of the programs and courses approved by FASEA will be included in the legislative instrument on approved programs and courses for the purposes of subsections 921B(2) and 1546B(1)(b) of the Act. This information will also be reflected in an approved degree list on the FASEA website.

Structure of this Policy

The Education Pathway Policy is made up of four components:

1. Pathways for New Entrants
2. Pathways for Existing Advisers
3. Program and Provider Accreditation Regime
4. FASEA Foreign Qualification and Degree Assessment Service

Refer to page 2 for a summary visual of the pathway outcomes.

Approval of Foreign Qualifications will be set out in a separate policy, and these should be read in conjunction with this policy where relevant.

Part A – New Entrant Education Pathways

Definition of new entrant

The Act sets out in section 1546A who an existing adviser is for the purposes of the Act. A new entrant is thus an individual who does not meet this definition.

"existing adviser" means:

a) a person who:

(i) is a relevant provider at any time between 1 January 2016 and 1 January 2019 (except a person who has ceased to be a relevant provider under subsection 1546B(4) or (5)); and

(ii) is not banned, disqualified or suspended under Division 8 of Part 7.6 on 1 January 2019; or

b) a person who:

(i) at any time between 1 January 2016 and 1 January 2019, provides personal advice in a foreign country to retail clients in relation to relevant financial products; and

(ii) is not prohibited under the law of the foreign country from providing such advice on 1 January 2019.

For new entrants there are two pathways – an undergraduate pathway and a postgraduate pathway designed for those with tertiary qualifications in another field and/or substantial work experience (minimum 3 years) in a related field at the discretion of the Education Providers' post-graduate entry policy (the career changer pathway).

New Entrant – Undergraduate pathway

The undergraduate pathway is an AQF 7 Bachelor degree that meets the requirements of the AQF and TEQSA Act offered by a TEQSA registered HEP. These typically contain 24 courses offered over a three year period of full time study. FASEA will approve degrees for this purpose and they will need to contain the FASEA Financial Adviser Curriculum as a core part of that program.

New Entrant (Career Changer) – Postgraduate pathway

The post graduate (career changer) pathway is an AQF 8 Graduate Diploma, typically consisting of 8 courses or more offered by a TEQSA Registered Provider and contains the FASEA Financial Adviser Curriculum as a core part of the program. FASEA will also approve Masters (AQF 9) programs for the purposes of this pathway and they will need to contain the FASEA Financial Adviser Curriculum as a core part of that program.

Transition

FASEA acknowledges there are students that have commenced studying programs prior to the finalisation of this standard that are deemed approved degrees by the Education Standard Legislative Instrument. During the transition period to FASEA Approval of these programs, students undertaking these programs will need to complete approved curriculum on Ethics, and The FASEA Code and Code Monitoring Bodies.

If this is not covered in the curriculum, then the FASEA Bridging Course - Ethics and professionalism (including the FASEA code of ethics and code monitoring bodies), will need to be completed in order to meet the requirements of the Education Standard.

The FASEA Approved Degree List contains information on which programs have this additional requirement.

Credit for prior learning

Recognition of Prior Learning (RPL) is defined in the AQF as a process through which eligibility for the award of credit is assessed, through assessment of formal, informal and non-formal learning. RPL is a legitimate part of the admission process to and completion of certain higher education. For the purposes of the new entrant pathways, RPL is a matter of individual policy for the HEP provided:

- RPL provided (in any form) does not exceed 50% of the approved program;
- a provider's RPL policy, process and outcomes are reported to FASEA through FPS002 Program and Provider Accreditation Policy process and are adhered to; and
- Any exceptions to the application of these policies and processes are reported to FASEA in a timely manner.

FASEA intends to monitor and review RPL practices and may issue further guidance for providers in the future, with the aim of consistency, transparency and adherence to policy and the law in terms of the application of RPL and reserves the right to re-assess RPL awarded in breach of TEQSA guidelines.

Part B – Existing Adviser Pathways

Definition of existing adviser

The Corporations Act sets out who an existing adviser is for the purposes of the Act. An existing adviser is an individual who meets this definition (s1546A):

"existing adviser" means:

(a) a person who:

- (i) is a relevant provider at any time between 1 January 2016 and 1 January 2019 (except a person who has ceased to be a relevant provider under subsection 1546B(4) or (5)); and*
 - (ii) is not banned, disqualified or suspended under Division 8 of Part 7.6 on 1 January 2019;*
- or*

(b) a person who:

- (i) at any time between 1 January 2016 and 1 January 2019, provides personal advice in a foreign country to retail clients in relation to relevant financial products; and*
- (ii) is not prohibited under the law of the foreign country from providing such advice on 1 January 2019.*

For existing advisers there are four pathways to meet the Education Standard:

1. the approved degree pathway;
2. the relevant degree pathway;
3. the non-relevant/other degree pathway; and
4. the no degree pathway.

To remove all doubt, existing advisers may also complete the new entrant pathway to meet this standard.

Credit for prior learning

Recognition of Prior Learning (RPL) is defined in the Australian Qualifications Framework as a process through which eligibility for the award of credit is assessed, through assessment of formal, informal and non-formal learning. RPL is a legitimate part of the admission process to and completion of certain higher education. For the purposes of Pathways 2 to 5 (Existing Adviser pathways) RPL is specified by FASEA for each pathway. Education providers seeking approval for programs and courses for these pathways will need to apply RPL as per this policy.

FASEA intends to monitor and review RPL practices and may issue further guidance for providers in the future, with the aim of consistency, transparency and adherence to policy and the law in terms of the application of RPL and reserves the right to re-assess RPL awarded in breach of TEQSA guidelines.

In terms of RPL provided under this policy, Existing Advisers are eligible, dependent on the pathway, for exemptions via RPL, for:

1. Completion of the Advanced Diploma of Financial Services/Planning (ADFS/P) (including the historical eight course Diploma of Financial Planning – "DFP 1-8" awarded by the Financial

- Planning Association (FPA)) irrespective of the Provider and the year it was completed. A maximum of two credits will be awarded for an existing adviser who meets this requirement.
2. Completion of education undertaken in the process of attaining an approved professional designation. Designations are not identified on the AQF and do not equate to a qualification on their own. The education undertaken as part of achieving a professional designation is a valuable component of professional expertise and background and thus RPL will be available for education of this type that is approved by FASEA. A maximum of two credits will be awarded to an existing adviser that meets this requirement.

RPL cannot be awarded for FASEA's Ethics and professionalism (including the FASEA code of ethics and code monitoring bodies) bridging course as the Code is new. RPL can be awarded for the Financial Advice Regulatory & Legal Obligations & Behavioural Finance bridging courses as long as substitute courses have been approved by FASEA.

Qualifications issued

Where a pathway requires the completion of less than 4 courses, these are standalone, single courses of study and may form part of a qualification subject to and in line with the Higher Education Providers academic policies.

Existing Adviser – Approved degree

This pathway is for existing advisers that have completed a FASEA Approved AQF 7, 8 (Graduate Diploma) or 9 qualification. Refer to the Education Standard Legislative Instrument and/or the FASEA Approved Degree List (on FASEA's website) for information on approved degrees.

Existing Providers will complete education as follows:

- Ethics and professionalism (including the FASEA Code of Ethics and Code Monitoring Bodies) bridging course.

Existing Adviser – Relevant degree pathway

This pathway is for existing advisers that have completed an AQF 7, 8 (Graduate Diploma) or 9 qualification in a related field of study that contains at least 8 courses in one or more of the designated fields of study in any combination – accounting, taxation/tax law (as defined by the Tax Practitioners Board (TPB)), finance law, finance, business law (as defined by the TPB), investment, estate law, banking and economics.

A maximum of 4 courses of study is required for an existing adviser who already holds a relevant AQF7 (or higher) qualification.

Existing advisers will complete education towards an approved Graduate Diploma as follows:

- a. Existing advisers who have completed a Relevant Degree are required to undertake 4 courses consisting of:
 - Financial Advice Regulatory & Legal Obligations bridging course
 - Ethics and Professionalism (including the FASEA Code of Ethics and Code Monitoring Bodies) bridging course
 - Behavioural Finance: Client and Consumer Behaviour, Engagement and Decision Making

- FASEA approved unit (Financial Advice Capstone subject)

Recognition of Prior learning will be awarded as follows:

- Existing advisers who have completed a Relevant Degree and an Advanced Diploma in Financial Planning are required to undertake:
 - FASEA Code of Ethics and Code Monitoring Bodies bridging course.
- Existing advisers who have completed a Relevant Degree and completed approved study to attain a professional designation will be required to undertake:
 - FASEA Code of Ethics and Code Monitoring Bodies bridging course.

Existing Adviser – Non relevant/Other degree pathway

This pathway is for existing advisers that have completed an AQF 7, 8 (Graduate Diploma) or 9 qualification in a non-relevant field of study. A non-relevant/other degree is a qualification at AQF 7, 8 (Graduate Diploma) or 9 qualification in a non-relevant/other field of study that does not contain at least 8 courses in one or more of the designated fields of study in any combination – accounting, taxation/tax law (as defined by the Tax Practitioners Board (TPB)), finance law, finance, business law (as defined by the TPB), investment, estate law, banking and economics.

A maximum of 7 courses of study is required for an existing adviser who already holds a non-relevant AQF7 (or higher) qualification.

Existing advisers will complete education towards an approved Graduate Diploma as follows:

- Seven (7) courses consisting of:
 - Financial Advice Regulatory & Legal Obligations bridging course
 - Ethics and Professionalism (including the FASEA Code of Ethics and Code Monitoring Bodies) bridging course
 - Behavioural Finance: Client and Consumer Behaviour, Engagement and Decision Making bridging course
 - 4 related units – to be selected by the existing adviser from a FASEA approved list of electives

Recognition of Prior learning will be awarded as follows:

- Existing advisers who have completed an Advanced Diploma in Financial Planning are required to complete 5 courses:
 - Financial Advice Regulatory & Legal Obligations bridging course
 - Ethics and Professionalism (including the FASEA Code of Ethics and Code Monitoring Bodies) bridging course
 - Behavioural Finance: Client and Consumer behaviour, Engagement and Decision Making bridging course
 - 2 related units – to be selected by the existing adviser from a FASEA approved list of electives

- c. Existing advisers with approved study to attain a professional designation will complete 5 courses:
 - Financial Advice Regulatory & Legal Obligations bridging course
 - Ethics and Professionalism (including the FASEA Code of Ethics and Code Monitoring Bodies) bridging course
 - Behavioural Finance: Client and Consumer Behaviour, Engagement and Decision Making bridging course
 - 2 related units – to be selected by the existing adviser from a FASEA approved list of electives
- d. Existing advisers with an Advanced Diploma in Financial Planning and approved study to attain a professional designation will complete:
 - Financial Advice Regulatory & Legal Obligations bridging course
 - Ethics and Professionalism (including the FASEA Code of Ethics and Code Monitoring Bodies) bridging course
 - Behavioural Finance: Client and Consumer Behaviour, Engagement and Decision Making bridging course

Existing Adviser – No degree pathway

This pathway is for existing advisers that have not completed an AQF 7, 8 (Graduate Diploma) or 9 qualification.

The maximum requirement of an existing adviser that has not completed an AQF7 or above qualification is to complete a Graduate Diploma consisting of 8 courses of study.

Existing advisers will complete education towards an approved Graduate Diploma as follows:

- a. Approved 8 course Graduate Diploma consisting of:
 - Financial Advice Regulatory & Legal Obligations bridging course
 - Ethics and Professionalism (including the FASEA Code of Ethics and Code Monitoring Bodies) bridging course
 - Behavioural Finance: Client and Consumer Behaviour, Engagement and Decision Making bridging course
 - 5 related units – to be selected by the existing adviser from a FASEA approved list of electives

Recognition of Prior learning will be awarded as follows:

- b. Existing advisers who have completed an Advanced Diploma in Financial Planning are required to complete 6 courses:
 - Financial Advice Regulatory & Legal Obligations bridging course
 - Ethics and Professionalism (including the FASEA Code of Ethics and Code Monitoring Bodies) bridging course

- Behavioural Finance: Client and Consumer Behaviour, Engagement and Decision Making bridging course
 - 3 related units – to be selected by the existing adviser from a FASEA approved list of electives
- c. Existing advisers with approved study to attain a professional designation will complete 6 courses:
- Financial Advice Regulatory & Legal Obligations bridging course
 - Ethics and Professionalism (including the FASEA Code of Ethics and Code Monitoring Bodies) bridging course
 - Behavioural Finance: Client and Consumer Behaviour, Engagement and Decision Making bridging course
 - 3 related units – to be selected by the existing adviser from a FASEA approved list of electives
- d. Existing advisers with an Advanced Diploma in Financial Planning and approved study to attain a professional designation will complete 4 courses:
- Financial Advice Regulatory & Legal Obligations bridging course
 - Ethics and professionalism (including the FASEA code of ethics and code monitoring bodies) bridging course
 - Behavioural Finance: Client and Consumer behaviour, Engagement and Decision Making bridging course
 - 1 related unit – to be selected by the existing adviser from a FASEA approved list of electives

Part C – Program and Provider Accreditation Regime

FASEA has published FPS002 Program and Provider Accreditation Policy which identifies a collaborative approach with the TEQSA Approved Higher Education Providers. This policy identifies a process, together with standards and FASEA's Curriculum, for Higher Education Providers to comply with so that their programs may be approved by FASEA.

Part D – FASEA Foreign Qualification and Degree Assessment Service

FASEA will make available a service for the assessment of foreign qualifications and for degrees where it is not obvious/clear that the degree meets the relevant knowledge areas. This service will be available for access by Advisers and Licensees.

The process to access this service is as follows:

1. Email completed Application Form and certified copies of Program Transcript and Completion Certificate (must be in English) to: degreeassessment@fasea.com.au
2. Payment of a fee of \$120

For further details please refer to www.fasea.com.au.

FASEA will announce when this service is available.

Appendix 1 – AQF Framework



Table 1 – Summary of Relevant AQF Levels

Qualification Hierarchy	AQF Level	Study time
Masters	9	<ul style="list-style-type: none"> Typically 16 courses Approx 3 years of part-time study
Graduate Diploma	8	<ul style="list-style-type: none"> Typically 8 courses Approx 2 years of part-time study
Graduate Certificate	8	<ul style="list-style-type: none"> Typically 4 courses Approx 1 year of part-time study
Bridging course (3 units)	No AQF outcome	<ul style="list-style-type: none"> 3 units (360 hours) Less than 1 year of part-time study Will articulate into AQF qualifications
Bridging course (1 unit)	No AQF outcome	<ul style="list-style-type: none"> 1 unit (120 hours) Approx 2 months of part time study Will articulate into AQF qualifications
Degree	7	<ul style="list-style-type: none"> Typically 24 courses Approx 6 years of part-time study

Advanced Diploma	6	<ul style="list-style-type: none"> • Not an approved level of qualification. • May provide credit and exemption – speak to Higher Education Provider
Diploma	5	<ul style="list-style-type: none"> • Not an approved level of qualification. • May provide credit and exemption – speak to Higher Education Provider



**Financial Adviser Standards
and Ethics Authority (FASEA)**

PO Box A255
Sydney South NSW 1235

E consultation@fasea.gov.au

www.fasea.gov.au