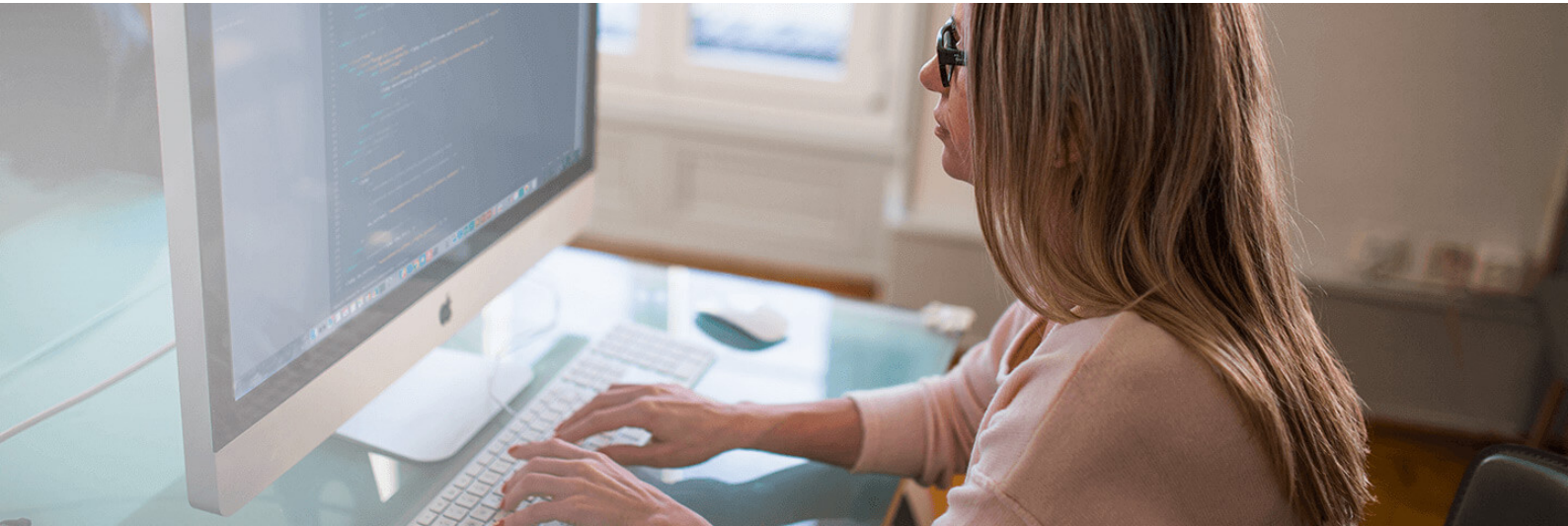




# Certificate IV in Banking Services

FNS42015



**BUILD YOUR BANKING CAREER BY  
QUALIFYING IN LENDING, MOBILE  
BANKING OR SALES AND SERVICE**

# About This Course

With the electives available, the Certificate IV in Banking Services can be tailored to focus on lending and sales and service. This course can be specifically tailored to help you gain the knowledge needed to grow your retail banking career into the direction you want to take.

We have a team of specifically recruited Student Advisers with extensive years of banking experience who will guide you through the Certificate IV in Banking Services. This experience gives us a unique understanding of the financial sector that means superior course content and student support. The range of electives also gives you full flexibility to tailor the qualification to your needs.

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## Subject Choices

2 - 4 Electives are required (depending on subjects chosen)

- Workplace Safety in Banking
- Co-ordinate Customer Service in Finance
- AML and Banking Deposit Products
- Technology and Compliance in Finance
- Professional Conduct in Finance
- Ethical Selling of Financial Products (E)
- Sales Planning (E)
- Loans Assessment (E)
- Loan Securities and Risk Management (E)
- Understanding Consumer Credit (E)
- Compliance with FS Legislation (E)
- Dispute Resolution (E)
- Leadership Skills (E)
- Prioritising Strategies (E)
- Legal Proceedings (E)
- Broking Skills (E)
- Tier 2 (E)
- Build Client Relationships (E)

# Key Course Facts

**Start Date:**  
Start immediately

**Delivery Options:**  
On-line/Correspondence

**Duration:**  
Complete within 12 months

**Group Training:**  
Workshops available

## Course Fees: \$4,400 All materials provided at no extra cost

The course fees may vary if you are a trainee or if the state that you reside in has a subsidised training opportunity. Refer to the tables below.

### New Entrant Traineeship Fees for this Qualification:

NSW	ACT	NT	QLD	SA	TAS	VIC	WA
\$1,000	\$2,110	\$4,400	\$4,400	\$4,400	\$4,400	\$4,400	\$1,398

### Existing Worker Traineeship Fees for this Qualification:

NSW	ACT	NT	QLD	SA	TAS	VIC	WA
\$4,400	\$2,110						

### School Based Traineeship Fees for this Qualification:

NSW	ACT	NT	QLD	SA	TAS	VIC	WA

### Subsidised Training Options for this Qualification:

NSW	ACT	NT	QLD	SA	TAS	VIC	WA
\$1,580							
\$1,850							

\* NSW fees depend on previous qualification levels

\*\* Subject to eligibility and availability at the time of enrolment



# Entry Requirements

## Reading and Writing Skills

The course is an online correspondence course so you need to have average English reading and writing skills, or higher. As a guide - you should have completed Year 12 schooling, or have sound workplace written communication skills.

## Spoken English Skills

Some components of this course have practical components where students will be required to demonstrate verbal communication skills as part of their assessments. Average English skills are necessary to complete these components successfully.

## Computer and Internet

- Access to a Desktop Computer or Laptop
- Internet access with Internet Explorer 8+, Chrome or Firefox
- Microsoft Office 2010 Word and Subject specific Office products for chosen electives (ie Excel, Powerpoint, Publisher)

## Other

- Ability to study and conduct assessments in a safe environment

# Subject Descriptions

## Core Subjects:

### Workplace Safety in Banking

This subject covers the skills and knowledge required to work in a healthy and safe manner. You will learn to recognise hazards, the importance of safety signs and how to raise safety issues within a workplace. This is a great entry level subject to help you act and respond in a safe manner and it also covers how to respond to emergency incidents.

Unit(s):

BSBWHS201 - Contribute to health and safety of self and others

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### Co-ordinate Customer Service in Finance

Providing good service to your internal and external customers is a critical responsibility for senior staff, team leaders and managers. Learn how to identify the key aspects of service delivery important to your customers, and the customer service system needed to achieve your service standards. The special context of financial services rules and codes of practice is also addressed.

Unit(s):

BSBCUS403 - Implement customer service standards

BSBCUS401 - Coordinate implementation of customer service strategies

FNSCUS403 - Deliver a professional service to customers

BSBCUS301 - Deliver and monitor a service to customers

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### AML and Banking Deposit Products

Understand the range of differences between different transaction, savings and investment products and be able to compare products and recommend the most suitable one to meet specific customer needs. In addition learn and apply the rules under Anti-money Laundering and Counter Terrorism legislation such as significant and suspect cash transactions.

Unit(s):

FNSINC402 - Develop and maintain in-depth knowledge of products and services used by an organisation or sector

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### Technology and Compliance in Finance

All roles in the financial services sector require skills to correctly interpret and apply industry and organisation procedures, guidelines and policies. Professional and ethical standards as well as the application of practices relating to sustainability and the efficient use of workplace technology also have a significant role to play.

Unit(s):

## Professional Conduct in Finance

To build a successful career in the financial services industry you need a range of skills and knowledge . This subject covers skills to work effectively in a team, manage your time, apply specific legislation that affects your role, to identifying how your organisation can be more sustainable. You will develop your own professional development plan to ensure that you continue to progress in your chosen field in financial services.

Unit(s):

FNSINC401 - Apply principles of professional practice to work in the financial services industry

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**Elective Subjects:** 2 - 4 Electives are required (depending on subjects chosen)

## Ethical Selling of Financial Products

Strict rules apply to the sale of financial products. This subjects looks at how to be effective with sales but also to be compliant and ethical. The subject covers active listening and questioning skills; cross selling opportunities and addressing customer objections. As interpersonal and presentation skills are an important aspect of sales - a component of the assessment is undertaken via a Role Play on Skype.

Unit(s):

FNSSAM401 - Sell financial products and services

FNSSAM403 - Prospect for new clients

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## Sales Planning

This subject takes you through developing sales plans, budgets and KPIs, as well as achieving sales budget requirements, understanding sales management techniques, promotional activities and working with teams to implement sales plans. It includes topics such as team consultation, team motivation and mentoring as well as cost consciousness.

Unit(s):

FNSSAM402 - Implement a sales plan

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## Loans Assessment

Beginning with the role of lending in the marketplace , this subject then reviews the role and content of Credit Risk Policies and the lending approval criteria detailed within those policies. The process and methods for assessing credit and the typical approval process through to contract execution and settlement are detailed in this subject.

Unit(s):

FNSCRD301 - Process applications for credit

FNSCRD401 - Assess credit applications

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## Loan Securities and Risk Management

The key focus of this subject is understanding and assessing the risk within a loan application, and determining the necessary security in line with Lending Policies. This subject looks at the standard types of securities including bills of sale, guarantees and mortgages. This subject requires clear communication skills and knowledge of securities to be demonstrated by a one on one role play with a college trainer.

Unit(s):

FNSCRD402 - Establish and maintain appropriate security

BSBRK401 - Identify risk and apply risk management processes

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## Understanding Consumer Credit

This subject looks at the skills and knowledge required to explain the functions and implications of different forms of consumer credit to clients.

Unit(s):

FNSCRD503 - Promote understanding of the role and effective use of consumer credit

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## Compliance with FS Legislation

Compliance is a key theme in any financial services role. This subject looks at the regulatory bodies that supervise the industry and the laws and codes of practice that impact on day to day operations. Strategies for staying up to date with compliance issues is a key part to this subject. Privacy laws are a topic covered in this subject.

Unit(s):

FNSORG401 - Conduct individual work within a compliance framework

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## Dispute Resolution

Formal disputes processes exist in financial services as a regulatory requirement. In this subject you will learn formal complaints management techniques, Internal Dispute Resolution requirements and understand the applicable External Dispute Resolution Schemes.

Unit(s):

FNSCUS402 - Resolve disputes

FNSPIM410 - Collect, assess and use information

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## Leadership Skills

This subject is specifically designed to lay a strong leadership foundation for learners. Focusing on key leadership elements such as communication, organisational behaviour, being a role model, problem solving, delivering feedback and effective decision making, this subject is perfect for anyone looking to build or enhance their leadership skills.

Unit(s):

BSBMGT405 - Provide personal leadership

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## Prioritising Strategies

This subject provides time management strategies and planning techniques suited for setting personal and team goals and targets. The importance of goals being linked to key performance indicators of the business is examined.

Unit(s):

BSBWOR501 - Manage personal work priorities and professional development

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## Legal Proceedings

This subject covers ways of locating the Debtor, the types of debtors and the types of debts. It looks at the role of the regulators, the regulations that apply to the legal process and the impact that securities have on the collection of debts. Important in this subject is how legal proceedings to recover debts are commenced through the Court Systems Proceedings and the enforcement processes that can result.

Unit(s):

FNSMCA402 - Initiate legal recovery of debts

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## Broking Skills

Broking Skills looks at the essential skills for a mortgage and finance broker: interview techniques; determining client needs and explaining product differences. This subject covers an overview of the industry, relevant Industry Bodies, and key legislation such as Broker Arrangement Regulations and the National Consumer Credit Protection Act.

Unit(s):

FNSFMB402 - Identify client needs for broking services

FNSFMB403 - Present broking options to client

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## Tier 2

Tier 2 accreditation involves looking at the role of advisers and the classification of Tier 2 products including the features of Basic Deposit Products and Non-cash Payment Products. The difference between factual information and general advice is explored. In addition the ASIC RG content requirements of relevant consumer legislation and disclosure document obligations are covered. This program is in-depth and requires multiple skills demonstrations via role plays.

Unit(s):

FNSASIC301 - Establish client relationship and analyse needs

FNSASIC302 - Develop, present and negotiate client solutions

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## Build Client Relationships

This subject has been structured to progressively develop the students skill and knowledge in the building, managing and maintaining of customer relationships to support business outcomes. It explains the difference between customer service and customer relationship building; with an emphasis on the skills required for longer term relationship building. This includes considering a range of client relationship strategies and also how to use networking effectively.

Unit(s):

BSBCUS402 - Address customer needs

BSBREL402 - Build client relationships and business networks

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# Service Guarantees

## Quality Training Provider

ACCM was one of the first private training Colleges to be given official RTO registration status.

22 years later we have helped over 3 000 employers and 31 000 students achieve their career goals and have been recognised as a state finalist on the NSW Training Awards.

We have a history of satisfied students and clients and repeat business. Our testimonials on our website are genuine and the type of feedback we receive daily.

We are so confident that you will be pleased with the College service, that we guarantee it.

## Speedy Paper-less Enrolment

Enrolment Applications are accepted 24/7 online. Be fully enrolled in your course in 7 minutes!

For customised or employment based courses and traineeships contact us and we will send you a customised enrolment page by email.

## Start Anytime - Immediate Enrolment

Within 30 minutes of being enrolled, your personal log-on details are emailed to you. This gives you access to course materials to commence your studies (via our on-line system WebClass).

## Industry Expert Student Adviser

You will be allocated your own industry experienced Student Adviser. While they will personally manage your program; you will also benefit from the College team around them to provide expert assistance in all subject areas.

## Prompt Results and Feedback

All assessments are promptly returned (via Webclass) with detailed feedback and encouragement. Our goal is to have them back to you in 2 weeks or less. In the meantime you can progress to your next subject.

## Personal Contact for the Right Start

When you enrol your College Student Adviser will phone to welcome you to the course. Your Student Adviser will ensure that you understand the best way to progress in your course. They will also assist you with any questions you may have.

They will be in regular touch with you at the start of your course to offer motivation, support and guidance. For employment based enrolments they will also make contact with supervisors during this time to address any questions they may have.

## Pro-active Learner Support

The support won't stop! Contact from your College Student Adviser will continue every month, based on the level of help you need.

Of course, at any time you can call us to get help. Get immediate assistance over the phone and by email. If immediate assistance is unavailable for any reason, we will make sure a qualified Student Adviser is in contact with you no later than the next business day.

## Quality Course Materials

Our step by step course materials have been written by industry experts specifically for the College. They will give you all of the relevant learner information you need to succeed in your course.

The resources simplify industry jargon and concepts, give you industry insight and understanding, and focus on current real world business practices.

## Employer Progress Updates

For employment based enrolments all supervisors will have access to an online progress report showing the current status of all learners. We understand that it's essential to keep you up to date so we will prompt you each month to access your report.