



Certificate IV in Financial Services

FNS41815



A FLEXIBLE FINANCE QUALIFICATION
THAT CAN BE TAILORED TO MEET YOUR
CAREER GOALS

About This Course

The Certificate IV in Financial Services will help take you to the next level of your finance career, and allow you to upskill in areas that suit your specific career goals and business needs. You can also meet the ASIC adviser and credit licensing requirements by selection of electives. This course is ideal for banking roles like senior tellers, customer service officers, lenders and branch supervisors who want to take the next career step.

Finance and banking offers a great career path. Our extensive array of financial services electives cover soft skills such as effective sales techniques, leadership and dispute resolution; to specialised skills and knowledge relating to financial products, loans assessment and risk management strategies, mortgage broking and debt collection to name just few. Whatever banking or finance career you choose, this course has electives to suit.

Subject Choices

4 - 6 Electives are required (depending on subjects chosen)

- Professional Conduct in Finance
- Workplace Safety in Banking (E)
- AML and Banking Deposit Products (E)
- Co-ordinate Customer Service in Finance (E)
- Compliance with FS Legislation (E)
- Ethical Selling of Financial Products (E)
- Build Client Relationships (E)
- Tier 2 (E)
- Dispute Resolution (E)
- Loan Securities and Risk Management (E)
- Legal Proceedings (E)
- Broking Skills (E)
- Quoting Insurance (E)
- Technology and Compliance in Finance (E)
- Prioritising to Achieve Team Goals (E)
- Leadership Skills (E)
- Understanding Consumer Credit (E)
- Action Outstanding Debts (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		\$4,400	\$4,400		\$4,400	\$4,400	\$1,333

Existing Worker Traineeship Fees for this Qualification:

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

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
\$1,980							
\$2,310							

* 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.

Numeracy Skills

Numeracy skills are only required to a basic level eg calculations with calculators.

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:

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

Elective Subjects: 4 - 6 Electives are required (depending on subjects chosen)

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

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):

FNSIAD301 - Provide general advice on financial products and services

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

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):

BSBCUS401 - Coordinate implementation of customer service strategies

BSBCUS403 - Implement customer service standards

FNSCUS403 - Deliver a professional service to customers

BSBCUS301 - Deliver and monitor a service to customers

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

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

FNSSAM301 - Identify opportunities for cross-selling products and services

FNSSAM403 - Prospect for new clients

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

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

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

BSBCMM301 - Process customer complaints

FNSPIM410 - Collect, assess and use information

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

FNSRSK401 - Implement risk management strategies

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

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):

FNSFMB401 - Prepare loan application on behalf of finance or mortgage broking clients

FNSFMB402 - Identify client needs for broking services

FNSFMB403 - Present broking options to client

Quoting Insurance

Quoting Insurance is a very practical subject. The student will learn about general insurance terms, policy coverage and exclusions and complaint resolution schemes. They will be required to obtain a quote, use a valuation tool and take part in a simulation with one of our College student advisers to demonstrate the customer service skills needed to provide a quote to a customer.

Unit(s):

FNSISV303 - Issue contract of insurance

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):

BSBWOR204 - Use business technology

BSBWOR203 - Work effectively with others

Prioritising to Achieve Team Goals

Achieving goals is at the heart of leadership success. You will learn how to set effective targets and priorities to maximise your productivity and results. This subject covers how to assess urgency and priorities, plan work schedules, monitor individual and team performance and set professional development goals.

Unit(s):

BSBWOR404 - Develop work priorities

BSBWOR403 - Manage stress in the workplace

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):

BSBMGT401 - Show leadership in the workplace

BSBMGT405 - Provide personal leadership

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

Action Outstanding Debts

The role of debt collectors is an essential one in the financial services industry and in the wider economy. Through a look at debt collection guidelines, licensing, secured and unsecured creditors, negotiation and managing accounts, you will learn the various skills and knowledge essential to ensure debts are retrieved efficiently and that all legal requirements are supported.

Unit(s):

FNSMCA301 - Collect debts

FNSMCA401 - Develop and document case recommendations

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.
